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CANADA STUDENT LOANS PLAN

Annual Report
1965



Canada

DEPARTMENT OF FINANCE



CANADA STUDENT LOANS PLAN

Annual Report
1965

DEPARTMENT OF FINANCE

ROGER DUHAMEL, F.R.S.C.
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First Annual Report

For the Loan Year

July 28, 1964 to June 30, 1965

The Canada Student Loans Act, which came into effect on July 28, 1964, was designed to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. The Canada Student Loans Plan went into operation in time for loans to be made at the start of the 1964-65 academic year.

Under this Plan, the Government guarantees loans made by chartered banks and designated credit unions to students on the basis of Certificates of Eligibility issued by provinces participating in the Plan. The Government carries the cost of interest payments on these loans while the student continues full-time studies and for six months afterwards.

Eligibility of Students

Students may receive a Certificate of Eligibility if they

- are Canadian citizens;
 - or if they are not, have landed immigrant status and a year's residence in Canada, and intend to remain in Canada upon graduation;
- are a resident of a province participating in the Plan;
- have attained a satisfactory scholastic standard;
- are enrolled or qualified to enrol in a post-secondary course of studies at one of the educational institutions designated by the participating provinces for an academic year of not less than twenty-six weeks' duration;
- are full-time students;
- have established to the satisfaction of the Provincial Authority empowered to issue Certificates of Eligibility that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the Plan.

Loan Terms

The maximum loan amount that may be authorized to a student is \$1,000 per academic year and \$5,000 in total. The loans are interest-free to borrowers while they are full-time students and for six months thereafter, and no repayments of principal need be made during that time. After the expiry of this period, the loans are repayable in equal monthly instalments, including interest ($5\frac{3}{4}\%$ per annum on loans made during the year under review) which then also becomes payable by the borrowers themselves. The repayment period may extend up to ten years from the time a borrower leaves the educational institution, depending on the loan amount and his probable ability to repay. No security is required from borrowers for the repayment of these loans.

Obligations of the Federal Government

The Canada Student Loans Act provides for payments by the Minister to a lender in connection with a loan made pursuant to the Act and Regulations

- interest at the rate prescribed by Regulations ($5\frac{1}{2}\%$ per annum for the year under review) while the loans are interest-free to borrowers;
- the full amount of any loss sustained on such a loan;
- in the event of the death of the borrower the full amount of principal plus interest owing at the time of death.

The Role of the Provincial Governments

The Canada Student Loans Act provides that Certificates of Eligibility for students seeking loans may be issued only by an Authority designated by provincial Order in Council. The post-secondary educational institutions whose students may qualify for loans under the Plan are also designated by provincial Order in Council. The Yukon and Northwest Territories are "provinces" for the purposes of the Plan.

A participating province may authorize loans, in any academic year, in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Act. For the first loan year ended June 30, 1965, this total loan provision in the initial legislation was \$40 million. This was allocated as follows on the basis of population in the 18-24 year age group:

| | |
|----------------------------|--------------|
| British Columbia..... | \$ 3,236,000 |
| Alberta..... | 2,852,000 |
| Saskatchewan..... | 1,908,000 |
| Manitoba..... | 1,968,000 |
| Ontario..... | 12,440,000 |
| Quebec..... | 12,964,000 |
| New Brunswick..... | 1,416,000 |
| Nova Scotia..... | 1,736,000 |
| Prince Edward Island..... | 232,000 |
| Newfoundland..... | 1,176,000 |
| Yukon..... | 24,000 |
| Northwest Territories..... | 48,000 |
| | <hr/> |
| | \$40,000,000 |

The Province of Quebec did not participate in the Plan. The aggregate of allocations for provinces participating in the Plan, against which Certificates were issued, thus amounted to \$27,036,000.

These allocations to participating provinces, while sufficient in the aggregate, proved to be insufficient in the case of some provinces. To enable these provinces

to meet the demand, Parliament granted authority in November 1964 under an Appropriation Act for the Minister of Finance to increase the allocation of any province for the year, the total of such increases not to exceed \$8 million. Under this authority, the Minister increased the allocation of three provinces by a total of \$3,230,000, resulting in a total allocation to participating provinces of \$30,266,000.

The Act provides an alternative financial arrangement for any province that does not participate in the Canada Student Loans Plan if the government of that province has advised the Minister that it wishes to rely entirely on its own student assistance plan. An alternative payment is made to such a province by the Government of Canada, based upon two factors: the actual payments by the Minister to lenders for interest and other charges, and the population aged 18-24 in a non-participating province relative to the size of the same age group in participating provinces. This provision the Province of Quebec made use of during the loan year under review.

Development of Administrative Criteria

The Canada Student Loans Plan benefitted greatly from the co-operation afforded by the governments of the participating provinces. These provincial governments were responsible for much of the important administrative work involved, including the determination of the eligibility of individual students, their individual need for a loan, provincial residence status, and the designation of the educational institutions to be covered. During the first loan year, a group of federal and provincial officials responsible for the administration of the Plan developed a set of common administrative criteria to be applied in all participating provinces, starting with the second loan year, to ensure a reasonable degree of uniformity in administrative practices.

The Role of the Lenders

The chartered banks and credit unions designated for the purposes of the Plan as lenders have extended their full co-operation in making student loans. They have helped to make it possible to make the benefits of the Plan available to students in the shortest possible time, following passage of the authorizing legislation by Parliament.

Review of Operations During the Loan Year

During the first loan year a total of 42,113 students received Certificates of Eligibility issued by participating provinces; the total of loans authorized by these Certificates was \$26,748,154. Of these students, 41,571 utilized the Certificates to obtain a total of \$26,389,688 in loans from banks and credit unions. It is apparent from these figures that a small proportion of the students did not use their Certificates. There were 45,426 separate loans negotiated by students, reflecting the fact that, subject to the maximum \$1,000 per student, provinces had issued in some instances more than one Certificate to cover a student's needs during the year.

Details of operational results are contained in Tables A, B and C appended to this Report.

Statutory Payments

The following disbursements were made pursuant to this Act during the loan year:

| | |
|---|--------------|
| —Interest payments to banks and credit unions on loans owed by borrowers while entitled to interest-free status (Section 6) | \$154,345.54 |
| —Payments in respect of losses incurred on student loans (Section 7)..... | nil |
| —Death Claims (Section 8)..... | \$ 500.00 |
| —Collection Fee (Section 9)..... | nil |

In respect of the year under review, the amount of the alternative payment to Quebec as a non-participating province was \$74,262.

Statistical Information

Tables 1 to 10 appended to this Report contain statistical information on educational institutions attended by student borrowers during the loan year, the degrees sought by them, and information as to their age, sex and marital status.

Nearly 80 per cent of student borrowers attended universities, and about half of all borrowers attended Canada's 14 largest universities. A total of 831 attended universities in other countries, mainly in the United States. There were 2,255 student borrowers at teacher training institutions, 4,048 in vocational and technical training institutions, and 2,762 in other institutions beyond the secondary school level.

Approximately 97 per cent of the student borrowers were in undergraduate courses, with the remainder seeking a graduate degree. More than 90 per cent of those pursuing an undergraduate degree or its equivalent attended an institution located in their home province. Of those pursuing a degree at the Master's level, 78 per cent studied in their home province, as did 70 per cent of the Ph.D. students.

R. B. BRYCE,

Deputy Minister of Finance.

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Results of Operations

TABLE A
Certificates of Eligibility Issued
by Participating Provinces
during the
Loan Year Ended June 30, 1965

| Provinces | Number of Students to whom Certificates were issued | Amounts | Provincial Allocations |
|----------------------------|---|--------------|----------------------------|
| British Columbia..... | 4,675 | \$ 3,110,751 | \$ 3,236,000 |
| Alberta..... | 4,519 | 2,102,819 | 2,852,000 |
| Saskatchewan..... | 2,992 | 1,888,445 | 1,908,000 |
| Manitoba..... | 2,272 | 1,383,495 | 1,968,000 |
| Ontario..... | | | 12,440,000 3,000,000* |
| | 21,920 | 14,372,527 | 15,440,000 |
| New Brunswick..... | 2,027 | 1,356,088 | 1,416,000 |
| Nova Scotia..... | | | 1,736,000 170,000* |
| | 2,513 | 1,766,873 | 1,906,000 |
| Prince Edward Island..... | | | 232,000 60,000* |
| | 437 | 289,904 | 292,000 |
| Newfoundland..... | 737 | 459,652 | 1,176,000 |
| Yukon..... | 12 | 8,600 | 24,000 |
| Northwest Territories..... | 9 | 9,000 | 48,000 |
| | | | \$27,036,000 3,230,000* |
| TOTAL..... | 42,113 | \$26,748,154 | \$30,266,000 |

*Special increase for 1964-65 loan year.

TABLE B
Loans outstanding as at
June 30, 1965

| | |
|----------------------|--------------|
| Number of loans..... | 45,426 |
| Amount of loans..... | \$26,389,688 |

TABLE C

Number and Amount of Loans made, by Lenders

| Province where Lender* is located | Canadian Imperial Bank of Commerce | | Royal Bank of Canada | | Bank of Montreal | | Bank of Nova Scotia | | Toronto-Dominion Bank | |
|-----------------------------------|------------------------------------|-----------|----------------------|-----------|------------------|-----------|---------------------|-----------|-----------------------|-----------|
| | No. | Amount \$ | No. | Amount \$ | No. | Amount \$ | No. | Amount \$ | No. | Amount \$ |
| British Columbia..... | 1,101 | 690,091 | 707 | 457,627 | 2,688 | 1,576,633 | 299 | 191,869 | 180 | 110,416 |
| Alberta..... | 1,299 | 591,122 | 773 | 357,315 | 1,522 | 648,559 | 320 | 131,756 | 698 | 312,008 |
| Saskatchewan..... | 574 | 315,420 | 1,397 | 808,020 | 452 | 253,120 | 221 | 125,215 | 210 | 119,360 |
| Manitoba..... | 430 | 244,397 | 516 | 318,743 | 963 | 548,406 | 141 | 82,638 | 239 | 135,998 |
| Ontario..... | 6,663 | 3,892,179 | 4,631 | 2,892,031 | 5,137 | 3,055,173 | 3,455 | 1,980,994 | 3,589 | 2,141,977 |
| Quebec..... | 24 | 18,715 | 120 | 84,675 | 173 | 126,675 | 50 | 35,835 | 9 | 6,600 |
| New Brunswick..... | 180 | 106,777 | 418 | 273,098 | 813 | 511,959 | 474 | 282,803 | 27 | 18,915 |
| Nova Scotia..... | 424 | 34,577 | 1,494 | 932,265 | 425 | 250,528 | 684 | 418,284 | 17 | 9,655 |
| Prince Edward Island.. | 76 | 34,577 | 92 | 54,455 | 36 | 20,195 | 151 | 90,565 | 9 | 3,620 |
| Newfoundland..... | 37 | 22,685 | 100 | 58,830 | 372 | 191,995 | 178 | 95,135 | | |
| | 10,808 | 6,178,488 | 10,248 | 6,237,059 | 12,581 | 7,183,243 | 5,973 | 3,435,094 | 4,978 | 2,858,549 |

*In the case of chartered banks, where branch is located.

| Banque Canadienne Nationale | | Banque Provinciale du Canada | | Mercantile Bank of Canada | | Total All Banks | | Credit Unions | | Total All Lenders | |
|-----------------------------------|--------------|------------------------------------|--------------|---------------------------------|--------------|--------------------|--------------|------------------|--------------|----------------------|--------------|
| No. | Amount \$ | No. | Amount \$ | No. | Amount \$ | No. | Amount \$ | No. | Amount \$ | No. | Amount \$ |
| | | | | | | 4,975 | 3,026,636 | 23 | 17,566 | 4,998 | 3,044,202 |
| 1 | 500 | | | | | 4,613 | 2,041,260 | 2 | 1,100 | 4,615 | 2,042,360 |
| | | | | | | 2,854 | 1,621,135 | 226 | 134,380 | 3,080 | 1,755,515 |
| 10 | 4,955 | | | | | 2,299 | 1,335,137 | 22 | 13,985 | 2,321 | 1,349,122 |
| 56 | 37,650 | 95 | 61,300 | 4 | 2,000 | 23,630 | 14,063,304 | 10 | 8,050 | 23,640 | 14,071,354 |
| 6 | 3,800 | 7 | 5,500 | | | 389 | 281,800 | | | 389 | 281,800 |
| | | 305 | 164,270 | | | 2,217 | 1,357,822 | | | 2,217 | 1,357,822 |
| | | | | | | 3,044 | 1,873,257 | 39 | 23,665 | 3,083 | 1,896,922 |
| | | 31 | 18,284 | | | 395 | 221,696 | | | 395 | 221,696 |
| | | | | 1 | 250 | 688 | 368,895 | | | 688 | 368,895 |
| 73 | 46,905 | 438 | 249,354 | 5 | 2,250 | 45,104 | 26,190,942 | 322 | 198,746 | 45,426 | 26,389,688 |

Statistical Information about Student Borrowers

TABLE 1
Educational Institutions Attended
By Student Borrowers

| Institutions | Number of Student Borrowers |
|--|-----------------------------------|
| University of British Columbia..... | 3,844 |
| University of Alberta..... | 3,316 |
| University of Saskatchewan..... | 2,381 |
| University of Manitoba..... | 1,296 |
| University of Western Ontario..... | 2,052 |
| McMaster University..... | 1,024 |
| University of Toronto..... | 4,824 |
| Queen's University..... | 1,102 |
| University of Ottawa..... | 1,011 |
| Université de Montreal..... | 27 |
| McGill University (including Macdonald College)..... | 231 |
| Sir George Williams University..... | 90 |
| Université de Sherbrooke..... | 2 |
| Université Laval..... | 37 |
| SUB-TOTAL..... | 21,237 |
| Other Universities in Canada..... | 10,438 |
| Universities in—the United States..... | 761 |
| —the United Kingdom..... | 37 |
| —Europe..... | 27 |
| —Rest of the World..... | 6 |
| Teacher Training Institutions..... | 2,255 |
| Vocational and Technical Training Institutions..... | 4,048 |
| Other..... | 2,762 |
| TOTAL..... | 41,571 |

NOTE: This table lists individually, in geographic order, Canada's fourteen largest universities in terms of overall student enrolment.

TABLE 2
Degrees Sought by Student Borrowers

| Location of Educational Institution Attended | Undergraduate degrees | | | | | | | | Graduate degrees | | Total |
|--|-----------------------|-------------|-----------|---------------------------|-----------|-----------|-------|--------|------------------|-------------|--------|
| | Arts, Science | Engineering | Education | Commerce, Business Admin. | Medicine* | Dentistry | Law | Other | Master's level | Ph.D. level | |
| British Columbia..... | 2,216 | 5 | 1,015 | 259 | 133 | 5 | 157 | 596 | 123 | 6 | 4,533 |
| Alberta..... | 1,238 | 232 | 1,335 | 228 | 101 | 104 | 63 | 854 | 56 | 13 | 4,224 |
| Saskatchewan..... | 536 | 233 | 724 | 167 | 46 | — | 55 | 1,015 | 5 | 5 | 2,784 |
| Manitoba..... | 1,162 | 38 | 76 | 42 | 65 | 16 | 48 | 653 | 31 | 2 | 2,133 |
| Ontario..... | 10,593 | 232 | 206 | 564 | 645 | 299 | 809 | 6,462 | 581 | 208 | 20,595 |
| Quebec..... | 287 | 19 | 4 | 20 | 19 | 15 | 4 | 85 | 28 | 10 | 491 |
| New Brunswick..... | 1,295 | 63 | 98 | 173 | — | — | 32 | 300 | 30 | 2 | 1,993 |
| Nova Scotia..... | 1,374 | 214 | 109 | 207 | 94 | 42 | 39 | 652 | 17 | 20 | 2,768 |
| Prince Edward Island..... | 206 | 22 | 26 | 17 | — | — | — | 68 | — | — | 339 |
| Newfoundland..... | 158 | 49 | 313 | 34 | — | — | — | 87 | 1 | — | 642 |
| United States..... | 440 | 61 | 81 | 62 | 15 | 23 | 3 | 155 | 79 | 64 | 983 |
| United Kingdom..... | 3 | — | — | — | 1 | — | 1 | 14 | 13 | 17 | 49 |
| Other..... | 6 | — | — | — | 2 | — | — | 12 | 11 | 6 | 37 |
| TOTAL..... | 19,514 | 1,168 | 3,987 | 1,773 | 1,121 | 504 | 1,211 | 10,933 | 975 | 373 | 41,571 |

*Includes some pre-medical students.

TABLE 5
Number of Student Borrowers Enrolled in a Course Leading to a Graduate Degree at the Master's Level

| Province of Issue of Certificate of Eligibility | Location of Educational Institution Attended | | | | | | | | | | | | | |
|---|--|-------|-------|------|------|------|------|------|--------|-------|------|------|-------|-------|
| | B.C. | Alta. | Sask. | Man. | Ont. | Que. | N.B. | N.S. | P.E.I. | Nfld. | U.S. | U.K. | Other | Total |
| British Columbia..... | 117 | 4 | — | — | 13 | — | — | 1 | — | — | 19 | 1 | 1 | 156 |
| Alberta..... | — | 50 | 1 | — | 15 | — | — | — | — | — | 7 | 2 | 2 | 77 |
| Saskatchewan..... | — | — | 4 | 1 | 3 | — | — | — | — | — | 1 | — | — | 10 |
| Manitoba..... | 1 | 1 | — | 28 | 6 | 1 | — | — | — | — | 9 | — | — | 46 |
| Ontario..... | 4 | — | — | 1 | 526 | 18 | 3 | 2 | — | — | 36 | 7 | 7 | 604 |
| New Brunswick..... | — | — | — | — | 10 | 8 | 23 | 1 | — | — | 2 | 2 | 1 | 47 |
| Nova Scotia..... | — | — | — | — | 4 | 1 | 4 | 13 | — | — | 4 | 1 | — | 27 |
| Prince Edward Island..... | — | 1 | — | — | 1 | 1 | — | — | — | — | — | — | — | 2 |
| Newfoundland..... | — | — | — | — | 2 | — | — | — | — | 1 | 1 | — | — | 4 |
| Yukon and Northwest Territories..... | — | — | — | 1 | 1 | — | — | — | — | — | — | — | — | 2 |
| TOTAL..... | 123 | 56 | 5 | 31 | 581 | 28 | 30 | 17 | — | 1 | 79 | 13 | 11 | 975 |

TABLE 6
Number of Student Borrowers Enrolled in a Course Leading to a Graduate Degree at the Doctorate Level (Ph.D., D.Eng., D.Sc.)

| Province of Issue of Certificate of Eligibility | Location of Educational Institution Attended | | | | | | | | | | | | | |
|---|--|-------|-------|------|------|------|------|------|--------|-------|------|------|-------|-------|
| | B.C. | Alta. | Sask. | Man. | Ont. | Que. | N.B. | N.S. | P.E.I. | Nfld. | U.S. | U.K. | Other | Total |
| British Columbia..... | 26 | — | — | — | 5 | 1 | — | 1 | — | — | 15 | 2 | — | 50 |
| Alberta..... | — | 12 | — | — | — | 1 | — | — | — | — | 7 | 1 | 1 | 22 |
| Saskatchewan..... | — | — | 4 | — | — | — | — | — | — | — | 4 | — | — | 9 |
| Manitoba..... | — | — | — | 2 | 1 | — | — | — | — | — | 9 | 1 | 4 | 14 |
| Ontario..... | — | — | 1 | — | 199 | 5 | 2 | 1 | — | — | 26 | 2 | — | 244 |
| New Brunswick..... | — | — | — | — | 1 | 1 | — | 1 | — | — | 1 | 2 | — | 8 |
| Nova Scotia..... | — | — | — | — | 1 | 1 | — | 17 | — | — | 2 | 2 | — | 23 |
| Prince Edward Island..... | — | — | — | — | 1 | — | — | — | — | — | — | — | — | 1 |
| Newfoundland..... | — | 1 | — | — | — | — | — | — | — | — | — | 1 | — | 2 |
| Yukon and Northwest Territories..... | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| TOTAL..... | 26 | 13 | 5 | 2 | 208 | 10 | 2 | 20 | — | — | 64 | 17 | 6 | 373 |

TABLE 7
Distribution of Student Borrowers by Age, Sex and Marital Status

| Location of Educational Institution Attended | Under 18 yrs. | 18 yrs. | 19 yrs. | 20 yrs. | 21 yrs. | 22 yrs. | 23 yrs. | 24 yrs. | 25 yrs. to 29 yrs. | 30 yrs. to 34 yrs. | 35 yrs. and over | TOTAL |
|--|---------------|---------|---------|---------|---------|---------|---------|---------|--------------------|--------------------|------------------|--------|
| British Columbia..... | 28 | 298 | 515 | 531 | 699 | 610 | 492 | 330 | 637 | 192 | 201 | 4,533 |
| Alberta..... | 58 | 578 | 856 | 640 | 562 | 416 | 276 | 192 | 390 | 154 | 102 | 4,224 |
| Saskatchewan..... | 18 | 359 | 594 | 427 | 372 | 343 | 202 | 123 | 219 | 60 | 67 | 2,784 |
| Manitoba..... | 18 | 260 | 403 | 316 | 313 | 247 | 161 | 113 | 209 | 59 | 34 | 2,133 |
| Ontario..... | 63 | 781 | 2,329 | 3,496 | 3,894 | 3,284 | 2,218 | 1,312 | 2,191 | 584 | 443 | 20,595 |
| Quebec..... | 7 | 32 | 35 | 39 | 78 | 73 | 73 | 48 | 79 | 18 | 9 | 491 |
| New Brunswick..... | 30 | 230 | 383 | 374 | 307 | 268 | 143 | 90 | 141 | 19 | 8 | 1,993 |
| Nova Scotia..... | 63 | 310 | 555 | 518 | 375 | 313 | 209 | 125 | 219 | 49 | 33 | 2,768 |
| Prince Edward Island..... | 17 | 73 | 79 | 58 | 45 | 32 | 10 | 8 | 12 | 2 | 3 | 339 |
| Newfoundland..... | 88 | 129 | 111 | 81 | 62 | 56 | 44 | 22 | 37 | 8 | 4 | 642 |
| United States..... | 1 | 22 | 55 | 80 | 147 | 151 | 112 | 106 | 207 | 62 | 40 | 983 |
| United Kingdom..... | — | — | — | — | 3 | 1 | 5 | 7 | 22 | 8 | 3 | 49 |
| Other..... | — | — | 1 | — | 4 | 5 | 3 | 3 | 13 | 2 | 2 | 37 |
| TOTAL..... | 391 | 3,072 | 5,916 | 6,560 | 6,864 | 5,797 | 3,948 | 2,483 | 4,380 | 1,215 | 945 | 41,571 |
| Male Students—single..... | 187 | 1,562 | 3,318 | 4,317 | 4,987 | 4,480 | 3,060 | 1,796 | 2,387 | 360 | 154 | 26,608 |
| —married..... | 3 | 7 | 22 | 72 | 176 | 320 | 407 | 453 | 1,623 | 693 | 504 | 4,280 |
| Female Students—single..... | 200 | 1,498 | 2,565 | 2,136 | 1,644 | 928 | 443 | 195 | 278 | 78 | 96 | 10,061 |
| —married..... | 1 | 5 | 11 | 35 | 57 | 69 | 38 | 39 | 92 | 84 | 191 | 622 |
| All Students—single..... | 387 | 3,060 | 5,883 | 6,453 | 6,631 | 5,408 | 3,503 | 1,991 | 2,665 | 438 | 250 | 36,669 |
| —married..... | 4 | 12 | 33 | 107 | 233 | 389 | 445 | 492 | 1,715 | 777 | 695 | 4,902 |

TABLE 8
Distribution by Age, Sex and Marital Status
Student Borrowers Enrolled in a Course Leading to an
Undergraduate Degree or its equivalent (including first professional degree)

| Location of Educational Institution Attended | Under 18 yrs. | 18 yrs. | 19 yrs. | 20 yrs. | 21 yrs. | 22 yrs. | 23 yrs. | 24 yrs. | 25 yrs. to 29 yrs. | 30 yrs. to 34 yrs. | 35 yrs. and over | TOTAL |
|--|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------------|--------------------|------------------|---------------|
| British Columbia..... | 28 | 298 | 515 | 531 | 695 | 602 | 469 | 315 | 576 | 165 | 190 | 4,384 |
| Alberta..... | 58 | 578 | 856 | 640 | 557 | 410 | 268 | 185 | 368 | 139 | 96 | 4,155 |
| Saskatchewan..... | 18 | 359 | 594 | 425 | 372 | 341 | 202 | 123 | 218 | 59 | 34 | 2,774 |
| Manitoba..... | 18 | 260 | 403 | 316 | 310 | 242 | 157 | 110 | 194 | 56 | 34 | 2,100 |
| Ontario..... | 63 | 781 | 2,327 | 3,491 | 3,874 | 3,210 | 2,106 | 1,196 | 1,895 | 481 | 382 | 19,806 |
| Quebec..... | 7 | 32 | 35 | 39 | 74 | 69 | 65 | 43 | 67 | 13 | 9 | 453 |
| New Brunswick..... | 30 | 230 | 383 | 374 | 305 | 262 | 135 | 85 | 133 | 16 | 8 | 1,961 |
| Nova Scotia..... | 63 | 310 | 555 | 517 | 371 | 307 | 206 | 121 | 212 | 41 | 28 | 2,731 |
| Prince Edward Island..... | 17 | 73 | 79 | 58 | 45 | 32 | 10 | 8 | 12 | 2 | 3 | 339 |
| Newfoundland..... | 88 | 129 | 111 | 81 | 62 | 56 | 44 | 22 | 36 | 8 | 4 | 641 |
| United States..... | 1 | 22 | 54 | 80 | 145 | 141 | 103 | 88 | 144 | 42 | 20 | 840 |
| United Kingdom..... | — | — | — | — | 3 | — | 3 | 2 | 2 | 1 | 1 | 19 |
| Other..... | — | — | 1 | — | 4 | 3 | 1 | 3 | 6 | 1 | 1 | 20 |
| TOTAL..... | 391 | 3,072 | 5,913 | 6,552 | 6,817 | 5,675 | 3,769 | 2,301 | 3,870 | 1,024 | 839 | 40,223 |
| Male Students—single..... | 187 | 1,562 | 3,317 | 4,311 | 4,956 | 4,387 | 2,931 | 1,677 | 2,145 | 302 | 127 | 25,902 |
| —married..... | 3 | 7 | 21 | 71 | 175 | 310 | 372 | 411 | 1,394 | 571 | 442 | 3,777 |
| Female Students—single..... | 200 | 1,498 | 2,564 | 2,135 | 1,630 | 909 | 429 | 179 | 247 | 71 | 87 | 9,949 |
| —married..... | 1 | 5 | 11 | 35 | 56 | 69 | 37 | 34 | 84 | 80 | 183 | 595 |
| All Students—single..... | 387 | 3,060 | 5,881 | 6,446 | 6,586 | 5,296 | 3,360 | 1,856 | 2,392 | 373 | 214 | 35,851 |
| —married..... | 4 | 12 | 32 | 106 | 231 | 379 | 409 | 445 | 1,478 | 651 | 625 | 4,372 |

TABLE 9
Distribution by Age, Sex and Marital Status
Student Borrowers Enrolled in a Course Leading to a
Graduate Degree at the Master's Level

| Location of Educational Institution Attended | Under 18 yrs. | 18 yrs. | 19 yrs. | 20 yrs. | 21 yrs. | 22 yrs. | 23 yrs. | 24 yrs. | 25 yrs. to 29 yrs. | 30 yrs. to 34 yrs. | 35 yrs. and over | TOTAL |
|---|------------------|---------|---------|---------|---------|---------|---------|---------|--------------------------|--------------------------|------------------------|-------|
| British Columbia..... | — | — | — | — | 3 | 7 | 22 | 15 | 49 | 17 | 10 | 123 |
| Alberta..... | — | — | — | — | 5 | 5 | 8 | 7 | 15 | 11 | 5 | 56 |
| Saskatchewan..... | — | — | — | 1 | — | 1 | — | — | — | 1 | 2 | 5 |
| Manitoba..... | — | — | — | — | 3 | 5 | 4 | 3 | 14 | 2 | — | 31 |
| Ontario..... | — | — | 2 | 4 | 16 | 69 | 101 | 96 | 203 | 55 | 35 | 581 |
| Quebec..... | — | — | — | — | 4 | 4 | 6 | 2 | 8 | 4 | — | 28 |
| New Brunswick..... | — | — | — | — | 2 | 6 | 8 | 5 | 8 | 1 | — | 30 |
| Nova Scotia..... | — | — | — | — | 3 | 3 | 1 | 2 | 5 | 2 | 1 | 17 |
| Prince Edward Island..... | — | — | — | — | — | — | — | — | — | — | — | — |
| Newfoundland..... | — | — | — | — | — | — | — | — | 1 | — | — | 1 |
| United States..... | — | — | 1 | — | 2 | 7 | 8 | 11 | 30 | 9 | 11 | 79 |
| United Kingdom..... | — | — | — | — | — | 1 | 1 | 4 | 5 | 1 | — | 13 |
| Other..... | — | — | — | — | — | 2 | 2 | 3 | 4 | — | — | 11 |
| TOTAL..... | — | — | 3 | 5 | 38 | 110 | 161 | 148 | 342 | 103 | 65 | 975 |
| Male Students—single..... | — | — | 1 | 4 | 24 | 83 | 118 | 98 | 183 | 28 | 21 | 560 |
| —married..... | — | — | 1 | — | 1 | 9 | 28 | 31 | 131 | 66 | 39 | 306 |
| Female Students—single..... | — | — | 1 | 1 | 12 | 18 | 14 | 14 | 21 | 6 | 2 | 89 |
| —married..... | — | — | — | — | 1 | — | 1 | 5 | 7 | 3 | 3 | 20 |
| All Students—single..... | — | — | 2 | 5 | 36 | 101 | 132 | 112 | 204 | 34 | 23 | 649 |
| —married..... | — | — | 1 | — | 2 | 9 | 29 | 36 | 138 | 69 | 42 | 326 |

TABLE 10
Distribution by Age, Sex and Marital Status
Student Borrowers Enrolled in a Course Leading to a
Graduate Degree at the Doctorate Level (Ph.D., D.Eng., D.Sc.)

| Location of Educational Institution Attended | Under 18 yrs. | 18 yrs. | 19 yrs. | 20 yrs. | 21 yrs. | 22 yrs. | 23 yrs. | 24 yrs. | 25 yrs. to 29 yrs. | 30 yrs. to 34 yrs. | 35 yrs. and over | TOTAL |
|--|---------------|---------|---------|---------|---------|---------|---------|---------|--------------------|--------------------|------------------|-------|
| British Columbia..... | — | 1 | — | — | 1 | 1 | 1 | — | 12 | 10 | 1 | 26 |
| Alberta..... | — | — | — | — | — | 1 | — | — | 7 | 4 | 1 | 13 |
| Saskatchewan..... | — | — | — | 1 | 1 | — | — | — | 1 | — | 2 | 5 |
| Manitoba..... | — | — | — | — | — | — | — | — | 1 | 1 | — | 2 |
| Ontario..... | — | — | — | 1 | 4 | 5 | 11 | 20 | 93 | 48 | 26 | 208 |
| Quebec..... | — | — | — | — | — | — | 2 | 3 | 4 | 1 | — | 10 |
| New Brunswick..... | — | — | — | — | — | — | — | — | — | 2 | — | 2 |
| Nova Scotia..... | — | — | — | 1 | 3 | 2 | 2 | 2 | 6 | 4 | — | 20 |
| Prince Edward Island..... | — | — | — | — | — | — | — | — | — | — | — | — |
| Newfoundland..... | — | — | — | — | — | — | — | — | — | — | — | — |
| United States..... | — | — | — | — | — | 3 | 1 | 7 | 33 | 11 | 9 | 64 |
| United Kingdom..... | — | — | — | — | — | — | 1 | 1 | 8 | 6 | 1 | 17 |
| Other..... | — | — | — | — | — | — | — | 1 | 3 | 1 | 1 | 6 |
| TOTAL..... | — | — | — | 3 | 9 | 12 | 18 | 34 | 168 | 88 | 41 | 373 |
| Male Students—single..... | — | — | — | 2 | 7 | 10 | 11 | 21 | 59 | 30 | 6 | 146 |
| —married..... | — | — | — | 1 | — | 1 | 7 | 11 | 98 | 56 | 23 | 197 |
| Female Students—single..... | — | — | — | — | 2 | 1 | — | 2 | 10 | 1 | 7 | 23 |
| —married..... | — | — | — | — | — | — | — | — | 1 | 1 | 5 | 7 |
| All Students—single..... | — | — | — | 2 | 9 | 11 | 11 | 23 | 69 | 31 | 13 | 169 |
| —married..... | — | — | — | 1 | — | 1 | 7 | 11 | 99 | 57 | 28 | 204 |

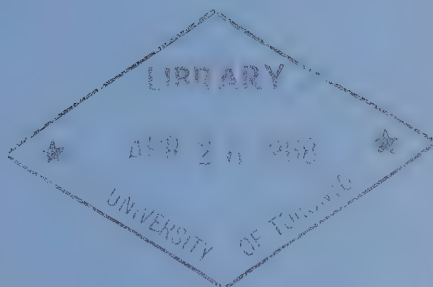
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CANADA STUDENT LOANS PLAN

Annual Report
1965-66



DEPARTMENT OF FINANCE

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CANADA STUDENT LOANS PLAN

Annual Report
1965-66

DEPARTMENT OF FINANCE

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ROGER DUHAMEL, F.R.S.C.
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Second Annual Report

For the Loan Year

July 1, 1965 to June 30, 1966

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. This report covers the second year of operations.

Under this Plan the Government guarantees loans made by chartered banks and designated credit unions to students on the basis of Certificates of Eligibility issued by provinces participating in the Plan. The Government carries the cost of interest payments on these loans while the students continue full-time studies and for six months afterwards.

Eligibility of Students

Students may receive a Certificate of Eligibility if they

- are Canadian citizens;
or, if they are not, have landed immigrant status and a year's residence in Canada and intend to remain in Canada upon graduation;
- are resident in a province which issues Certificates of Eligibility;
- have attained a satisfactory scholastic standard;
- are enrolled or qualified to enroll in a post-secondary course of studies at one of the educational institutions designated by the participating provinces for an academic year of not less than twenty-six weeks duration;
- are full-time students;
- have established to the satisfaction of the Provincial Authority empowered to issue Certificates of Eligibility that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the Plan.

Loan Terms

The maximum loan amount that may be authorized to a student is \$1,000 per academic year and \$5,000 in total. The loans are interest free to borrowers while they are full-time students, and for six months thereafter, and no repayments of principal need be made during that time. After the expiry of this period the loans are repayable in equal monthly instalments including interest (5¾% per annum on loans made during the year under review) which then also becomes payable by the borrowers themselves. The repayment period may extend up to ten years from the time a borrower leaves the educational institution, depending on the loan amount and his probable ability to repay. No security is required from borrowers for the repayment of these loans.

Obligations of the Federal Government

The Canada Student Loans Act provides for payments by the Government to a lender in connection with a loan made pursuant to the Act and Regulations

- interest at the rate prescribed by Regulations (5½% per annum for the year under review) while the loans are interest free to borrowers;
- the full amount of any loss sustained on such a loan;
- in the event of the death of the borrower the full amount of principal plus interest owing at the time of death;
- a collection fee if the lender has collected for the Government a loan on which a loss claim had been paid previously.

The Role of the Provincial Governments

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Act. The Act was amended in 1966 to increase the basic loan provision for the year 1965/66 to \$58 million. This basic loan provision is allocated among the provinces in the same relationship which the 18-24 year age group in a province bears to the same age group population for Canada as a whole. The basic loan provision will increase each year by the same percentage by which Canada's population in the 18-24 year age group increases. In addition, the Act as amended provides each year for a supplementary loan provision equal to 20% of the basic loan provision, i.e. \$11.6 million for the year under review. This supplementary provision is not tied to provincial population data and may be allocated on a discretionary basis by the Minister of Finance, upon the application by a province, to supplement that province's basic allocation. The introduction of this discretionary loan provision is a recognition of the fact that, in practice, there are, and will continue to be, differences in the relative levels of loan demand from province to province due to differences in regional income patterns, student population, provincial bursary programs and similar factors.

The allocations to the provinces for the year under review were as follows:

| | <i>Basic</i> \$ | <i>Discretionary</i> \$ | <i>Total</i> \$ |
|----------------------------|--------------------|----------------------------|--------------------|
| British Columbia..... | 4,860,000 | 250,000 | 5,110,000 |
| Alberta..... | 4,019,000 | | 4,019,000 |
| Saskatchewan..... | 2,755,000 | 650,000 | 3,405,000 |
| Manitoba..... | 2,766,000 | | 2,766,000 |
| Ontario..... | 18,078,000 | | 18,078,000 |
| Quebec..... | 18,804,000 | | 18,804,000 |
| New Brunswick..... | 2,100,000 | 350,000 | 2,450,000 |
| Nova Scotia..... | 2,448,000 | 600,000 | 3,048,000 |
| Prince Edward Island..... | 342,000 | 150,000 | 492,000 |
| Newfoundland..... | 1,717,000 | | 1,717,000 |
| Yukon..... | 41,000 | | 41,000 |
| Northwest Territories..... | 70,000 | | 70,000 |
| Total..... | 58,000,000 | 2,000,000 | 60,000,000 |

The Province of Quebec did not participate in the Plan. The aggregate of provincial allocations to participating provinces, from the basic loan provision, thus amounted to \$39.2 million.

The Act provides an alternative payment to any province that does not participate in the Canada Student Loans Plan if the Government of that province has advised the Minister that it wishes to rely entirely on its own student assistance plan. The alternative payment made to such a province by the Government of Canada is based upon two factors: The actual payments by the Minister to lenders for interest and other charges, and the population aged 18-24 in a non-participating province relative to the size of the same age group in participating provinces. The Province of Quebec made use of this provision during the loan year under review.

Development of Administrative Criteria

The Canada Student Loans Plan benefitted greatly from the co-operation afforded by the governments of the participating provinces. Provincial governments are responsible for much of the important administrative work involved including the determination of the eligibility of individual students, their individual need for a loan, provincial residence status in connection with the issue of Certificates of Eligibility to qualifying students, and the designation of the educational institutions to be covered. During the first loan year federal and provincial officials responsible for the administration of the Plan established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree of uniformity in administrative practices. These criteria were applied during the second loan year, and the group of officials having developed these criteria has continued to work towards the further improvement of the procedures being followed.

Although the Province of Quebec has its own student assistance program and does not participate in the Canada Student Loans Plan, representatives of all provinces, including Quebec, participated in the consultative procedures mentioned above, thereby assuring maximum co-ordination in the development and application of student loan facilities throughout Canada.

The Role of Lenders

The chartered banks and credit unions designated for the purposes of the Plan as lenders continue to extend their co-operation in the provision of the financing and administration of the Canada Student Loans Plan. They made some 53,000 loans for a total amount close to \$34 million. During the year under review lenders also began to handle consolidation of loans involving determination of suitable repayment arrangements. Lending operations under this legislation have not been confined to lenders located in cities. Bank branches and credit unions in rural areas have participated as well.

Review of Operations During the Loan Year

During the second loan year, a total of 51,272 students received 55,217 Certificates of Eligibility issued by participating provinces. The total of loans authorized by these Certificates was \$35,950,935. Of these, students negotiated 53,702 Certificates to

obtain a total of \$34,647,776 in loans from banks and credit unions. A small proportion of the students did not use their Certificates, and the provinces in some instances issued more than one Certificate to cover a student's needs during the year.

Details of operational results are contained in Tables A, B and C appended to this Report.

Statutory Payments

The following disbursements were made pursuant to this Act during the loan year:

| | |
|--|--------------|
| —Interest payment to lenders on behalf of students (Section 6).... | \$ 1,551,733 |
| —Loss Claims (Section 7)..... | 6,751 |
| —Death Claims (Section 8)..... | 20,690 |
| —Collection Fee (Section 9)..... | Nil |

In respect of the year under review, the amount of the alternative payment to Quebec as a non-participating province was \$757,448.

Statistical Information

Tables 1 to 4 appended to this Report contain statistical information on educational institutions attended by student borrowers during the loan year, the degrees sought by these students and information as to age, sex and marital status.

45,090 students, or nearly 84 per cent of all student borrowers, attended universities. A total of 1,356 attended universities in other countries, mainly in the United States. There were 1,659 student borrowers at non-university teacher training institutions, 4,389 in vocational and technical training institutions and 2,564 in other non-university post-secondary institutions.

Approximately 96 per cent of the student borrowers were in undergraduate or equivalent courses with the remainder seeking a graduate degree. Nearly 90 per cent of those pursuing an undergraduate degree, or its equivalent, attended an institution located in their home province. Of those pursuing a degree at the Master's level, 68 per cent studied in their home province as did 46 per cent of the Ph.D students.

R. B. BRYCE,
Deputy Minister of Finance.

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Results of Operations

TABLE A

Certificates of Eligibility Issued and Negotiated and
Students Assisted in Each Participating Province

| Issuing Province | Provincial Allocation | Certificates Issued | | | | Certificates Negotiated | |
|---------------------------|--------------------------|---------------------|--------|------------------------------|----------------------------|----------------------------|------------|
| | | Value | Number | No. of Students Helped | Av. Amt. per Student | Number | Value |
| | \$ | \$ | | | \$ | | \$ |
| British Columbia..... | 4,860,000 250,000* | 5,043,511 | 7,924 | 7,326 | 688 | 7,770 | 4,781,453 |
| | 5,110,000 | | | | | | |
| Alberta..... | 4,019,000 | 3,305,251 | 6,801 | 6,381 | 518 | 6,439 | 3,141,566 |
| Saskatchewan..... | 2,755,000 650,000* | 3,317,604 | 5,167 | 4,866 | 682 | 4,965 | 3,370,534 |
| | 3,405,000 | | | | | | |
| Manitoba..... | 2,766,000 | 2,311,905 | 3,601 | 3,447 | 671 | 3,523 | 2,191,455 |
| Ontario..... | 18,078,000 | 15,232,943 | 21,831 | 20,444 | 746 | 21,368 | 14,643,673 |
| New Brunswick..... | 2,100,000 350,000* | 2,404,741 | 3,206 | 2,996 | 803 | 3,170 | 2,339,601 |
| | 2,450,000 | | | | | | |
| Nova Scotia..... | 2,448,000 600,000* | 2,953,605 | 4,022 | 3,828 | 771 | 3,943 | 2,854,430 |
| | 3,048,000 | | | | | | |
| Prince Edward Island.... | 342,000 150,000* | 455,910 | 1,160 | 614 | 743 | 1,100 | 438,315 |
| | 492,000 | | | | | | |
| Newfoundland..... | 1,717,000 | 899,231 | 1,472 | 1,339 | 672 | 1,392 | 861,954 |
| Yukon..... | 41,000 | 19,119 | 23 | 23 | 831 | 22 | 17,680 |
| Northwest Territories.... | 70,000 | 7,115 | 10 | 8 | 889 | 10 | 7,115 |
| TOTAL..... | 39,196,000 2,000,000* | 35,950,935 | 55,217 | 51,272 | 701 | 53,702 | 34,647,776 |
| | 41,196,000 | | | | | | |

*Supplementary allocation.

†The number of students is less than the number of certificates because some students received more than one certificate.

#The number of certificates negotiated is less than those issued because some students did not negotiate the certificate issued to them.

TABLE B**Value of Loans Outstanding as at June 30, 1966**

| Lending Institution | Loans Outstanding In | | Total |
|----------------------|---|--|------------|
| | CLASS A (Government paying interest) | CLASS B (Student paying interest) | |
| | \$ | \$ | \$ |
| Chartered Banks..... | 50,373,142 | 6,554,501 | 56,927,643 |
| Credit Unions..... | 570,715 | 55,910 | 626,625 |
| TOTAL..... | 50,943,857 | 6,610,411 | 57,554,268 |

TABLE C
Number and Amount of Loans Made by Lenders

| Province Where Lender* is Located | Chartered Banks | | | | | | | | | | | | | | Credit Unions | | Total All Lenders | |
|---|---|-----------|--------------------------------|-----------|------------------------|-----------|-------------------------------|-----------|-------------------------------------|-----------|----------------|---------|--------------------|------------|------------------|---------|-------------------------|------------|
| | Canadian Imperial Bank of Commerce | | The Royal Bank of Canada | | Bank of Montreal | | The Bank of Nova Scotia | | The Toronto- Dominion Bank | | Other Banks | | Total All Banks | | No. | Amount | No. | Amount |
| | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount | | | | |
| | | \$ | | \$ | | \$ | | \$ | | \$ | | \$ | | \$ | | \$ | | \$ |
| British Columbia..... | 1,779 | 1,107,071 | 1,106 | 701,462 | 3,754 | 2,242,008 | 883 | 516,296 | 305 | 183,650 | 13 | 6,475 | 7,840 | 4,756,962 | 56 | 38,500 | 7,896 | 4,795,462 |
| Alberta..... | 1,947 | 924,580 | 1,023 | 513,543 | 1,906 | 880,506 | 494 | 249,584 | 932 | 465,924 | 1 | 500 | 6,303 | 3,034,637 | 5 | 2,154 | 6,308 | 3,036,791 |
| Saskatchewan..... | 840 | 548,133 | 2,006 | 1,340,257 | 728 | 480,053 | 311 | 204,385 | 320 | 211,651 | 1 | 450 | 4,206 | 2,784,929 | 482 | 326,241 | 4,688 | 3,111,170 |
| Manitoba..... | 550 | 325,354 | 754 | 477,586 | 1,569 | 975,549 | 266 | 150,137 | 335 | 195,536 | 37 | 23,135 | 3,511 | 2,147,297 | 59 | 42,715 | 3,570 | 2,190,012 |
| Ontario..... | 6,035 | 3,926,072 | 4,234 | 2,954,089 | 4,619 | 3,030,156 | 2,921 | 1,941,342 | 3,039 | 2,044,759 | 246 | 159,751 | 21,094 | 14,056,169 | 35 | 23,147 | 21,129 | 14,079,316 |
| Quebec..... | 65 | 47,650 | 115 | 90,835 | 277 | 216,424 | 49 | 39,140 | 16 | 11,460 | 21 | 15,444 | 543 | 420,953 | — | — | 543 | 420,953 |
| New Brunswick..... | 213 | 153,783 | 583 | 418,753 | 1,131 | 833,007 | 740 | 503,741 | 44 | 30,456 | 462 | 314,080 | 3,173 | 2,253,820 | — | — | 3,173 | 2,253,820 |
| Nova Scotia..... | 704 | 494,097 | 1,835 | 1,291,278 | 631 | 432,632 | 996 | 702,121 | 25 | 13,045 | — | — | 4,191 | 2,933,173 | 56 | 37,285 | 4,247 | 2,970,458 |
| Prince Edward Island..... | 163 | 63,875 | 223 | 89,805 | 87 | 38,560 | 327 | 130,390 | 27 | 8,850 | 59 | 24,600 | 886 | 356,080 | — | — | 886 | 356,080 |
| Newfoundland..... | 85 | 49,787 | 143 | 88,040 | 736 | 402,151 | 297 | 170,104 | — | — | 1 | 450 | 1,262 | 710,532 | — | — | 1,262 | 710,532 |
| TOTALS..... | 12,381 | 7,640,402 | 12,022 | 7,965,648 | 15,438 | 9,531,046 | 7,284 | 4,607,240 | 5,043 | 3,165,331 | 841 | 544,885 | 53,009 | 33,454,552 | 693 | 470,042 | 53,702 | 33,924,594 |

*In the case of chartered banks, where branch is located.

TABLE 1

Distribution of Student Borrowers, by Educational Institution Attended

| Institutions | Undergraduate* or Equivalent | | Masters | | Graduate Degrees | | Total | |
|--|------------------------------|------------|---------|-----------|------------------|---------|--------|------------|
| | No. | Value | No. | Value | No. | Value | No. | Value |
| | | | | | | | | |
| University of British Columbia..... | 5,025 | 3,032,426 | 192 | 135,996 | 41 | 28,626 | 5,258 | 3,197,048 |
| University of Alberta..... | 4,426 | 1,985,934 | 94 | 47,580 | 23 | 12,240 | 4,543 | 2,045,754 |
| University of Saskatchewan..... | 4,015 | 2,717,679 | 45 | 30,790 | 4 | 3,175 | 4,064 | 2,751,644 |
| University of Manitoba..... | 2,012 | 1,266,110 | 67 | 41,491 | 4 | 3,050 | 2,083 | 1,310,651 |
| University of Western Ontario..... | 1,802 | 1,204,562 | 156 | 120,005 | 13 | 8,115 | 1,971 | 1,332,682 |
| McMaster University..... | 882 | 581,340 | 30 | 23,300 | 13 | 11,700 | 925 | 616,340 |
| University of Toronto..... | 3,048 | 2,127,992 | 183 | 135,025 | 48 | 36,865 | 3,279 | 2,299,882 |
| Queen's University..... | 1,052 | 754,500 | 39 | 32,358 | 14 | 9,479 | 1,105 | 796,337 |
| University of Ottawa..... | 895 | 586,260 | 67 | 49,000 | 12 | 8,600 | 974 | 643,860 |
| Carleton University..... | 818 | 516,886 | 37 | 20,815 | 3 | 2,000 | 858 | 539,701 |
| McGill University (Including Macdonald College)..... | 201 | 161,160 | 31 | 21,845 | 7 | 6,600 | 239 | 189,605 |
| Sir George William University..... | 117 | 94,609 | 2 | 2,000 | — | — | 119 | 96,609 |
| Other Universities in Canada..... | 17,917 | 11,597,464 | 317 | 224,373 | 82 | 64,190 | 18,316 | 11,886,027 |
| SUB-TOTAL—Universities in Canada..... | 42,210 | 26,626,922 | 1,260 | 884,578 | 264 | 194,640 | 43,734 | 27,706,140 |
| Universities in—The United States..... | 940 | 727,749 | 176 | 146,160 | 142 | 115,100 | 1,258 | 989,009 |
| The United Kingdom..... | 18 | 14,950 | 10 | 8,000 | 23 | 16,750 | 51 | 39,700 |
| Europe..... | 23 | 19,650 | 6 | 3,850 | 10 | 7,500 | 39 | 31,000 |
| Rest of the World..... | 4 | 3,100 | 3 | 2,300 | 1 | 1,000 | 8 | 6,400 |
| SUB-TOTAL—Universities Outside Canada..... | 985 | 765,449 | 195 | 160,310 | 176 | 140,350 | 1,356 | 1,066,109 |
| SUB-TOTAL—All Universities..... | 43,195 | 27,392,371 | 1,455 | 1,044,888 | 440 | 334,990 | 45,090 | 28,772,249 |
| Teacher Training Institutions..... | 1,659 | 988,538 | — | — | — | — | 1,659 | 988,538 |
| Vocational and Technical Training Institutions..... | 4,389 | 2,644,221 | — | — | — | — | 4,389 | 2,644,221 |
| Other Post-Secondary Institutions and Courses..... | 2,564 | 1,519,586 | — | — | — | — | 2,564 | 1,519,586 |
| SUB-TOTAL—Other Than Universities..... | 8,612 | 5,152,345 | — | — | — | — | 8,612 | 5,152,345 |
| TOTAL—All Institutions..... | 51,807 | 32,544,716 | 1,455 | 1,044,888 | 440 | 334,990 | 53,702 | 33,924,594 |

*Including second and professional degrees.

TABLE 2
Fields of Study of Student Borrowers, by Type of Educational Institution Attended

| Location of Educational Institution Attended | Universities | | | | | | | | | | Post-Secondary Institutions Other Than Universities | | | Total |
|--|------------------------------|-----------|--------------------------|----------|-----------|-------|-------------------------|----------------|-----------------|--------------------|---|-------|--------|-------|
| | Undergraduate* Degrees | | | | | | Graduate Degrees | | | | | | | |
| | Arts Science and Engineering | Education | Commerce Business Admin. | Medicine | Dentistry | Law | Other University Degree | Master's Level | Doctorate Level | Teachers' Training | Technical and Vocational | Other | | |
| British Columbia..... | 3,908 | 1,274 | 455 | 152 | 26 | 179 | 952 | 204 | 48 | — | 361 | 101 | 7,660 | |
| Alberta..... | 2,173 | 1,829 | 322 | 126 | 110 | 82 | 201 | 95 | 24 | — | 821 | 90 | 5,873 | |
| Saskatchewan..... | 1,989 | 1,311 | 290 | 55 | 3 | 85 | 396 | 45 | 5 | — | 240 | 142 | 4,561 | |
| Manitoba..... | 1,915 | 92 | 77 | 69 | 31 | 44 | 634 | 70 | 5 | — | 182 | 214 | 3,333 | |
| Ontario..... | 11,243 | 231 | 462 | 485 | 183 | 527 | 1,456 | 627 | 131 | 1,176 | 2,389 | 1,156 | 20,066 | |
| Quebec..... | 409 | 10 | 29 | 29 | 21 | — | 67 | 60 | 11 | 3 | 3 | 63 | 705 | |
| New Brunswick..... | 2,105 | 137 | 246 | 4 | 2 | 24 | 170 | 59 | 10 | 4 | 163 | 159 | 3,083 | |
| Nova Scotia..... | 2,271 | 119 | 319 | 139 | 57 | 83 | 345 | 49 | 12 | 452 | 105 | 363 | 4,314 | |
| Prince Edward Island..... | 504 | 7 | 51 | 4 | 3 | 1 | 84 | — | — | — | 3 | 136 | 793 | |
| Newfoundland..... | 844 | 138 | 63 | 1 | — | — | 41 | 3 | 1 | — | 103 | 18 | 1,212 | |
| United States..... | 1,157 | 101 | 66 | 16 | 25 | 2 | 108 | 212 | 150 | — | 12 | 95 | 1,944 | |
| United Kingdom..... | 12 | — | — | 1 | — | 2 | 7 | 17 | 29 | — | 3 | 27 | 98 | |
| Others..... | 12 | — | — | — | — | — | 20 | 14 | 14 | — | — | — | 60 | |
| TOTAL..... | 28,542 | 5,249 | 2,380 | 1,081 | 461 | 1,029 | 4,481 | 1,455 | 440 | 1,635 | 4,385 | 2,564 | 53,702 | |

*Including second and professional degrees.

TABLE 3

**Distribution of Certificates by Province of Issue, Location of Institution Attended
and Level of Study**

| Institution in → Issuing Province ↘ | British Columbia | | | Alberta | | | Saskatchewan | | | Manitoba | | | Ontario | | | Quebec | | | New Brunswick | | |
|--|-----------------------------|----------|-----------|-----------------------------|----------|-----------|-----------------------------|----------|-----------|-----------------------------|----------|-----------|-----------------------------|----------|-----------|-----------------------------|----------|-----------|-----------------------------|----------|-----------|
| | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | |
| | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate |
| British Columbia..... | 7,068 | 180 | 43 | 66 | 4 | 2 | 14 | 1 | — | 6 | 2 | — | 60 | 27 | 3 | 24 | 7 | 2 | 1 | — | — |
| Alberta..... | 171 | 10 | 3 | 5,475 | 83 | 21 | 49 | 1 | — | 36 | — | — | 67 | 12 | 1 | 40 | 1 | — | 2 | — | — |
| Saskatchewan..... | 29 | 2 | — | 142 | 3 | — | 4,397 | 42 | 5 | 106 | 6 | — | 105 | 12 | 1 | 30 | — | — | — | 1 | — |
| Manitoba..... | 32 | 4 | — | 31 | — | — | 31 | — | — | 3,022 | 61 | 5 | 72 | 10 | 1 | 21 | 8 | — | 10 | — | — |
| Ontario..... | 87 | 7 | 2 | 24 | — | — | 16 | — | — | 84 | — | — | 18,816 | 541 | 118 | 309 | 28 | 6 | 126 | 4 | 3 |
| New Brunswick..... | 4 | — | — | 1 | 2 | 1 | 2 | 1 | — | 2 | — | — | 62 | 12 | 3 | 119 | 10 | — | 2,456 | 47 | 4 |
| Nova Scotia..... | 3 | 1 | — | 8 | 3 | — | — | — | — | 2 | — | — | 88 | 6 | 4 | 66 | 1 | — | 286 | 1 | — |
| Prince Edward Island..... | 1 | — | — | 2 | — | — | — | — | — | — | — | — | 18 | 5 | — | 16 | 4 | — | 106 | 4 | 2 |
| Newfoundland..... | 1 | — | — | 1 | — | — | — | — | — | — | — | — | 17 | 2 | — | 9 | 1 | — | 25 | 2 | 1 |
| Yukon and N.W.T..... | 12 | — | — | 4 | — | — | 2 | — | — | — | 1 | — | 3 | — | — | — | — | — | 2 | — | — |
| TOTAL..... | 7,408 | 204 | 48 | 5,754 | 95 | 24 | 4,511 | 45 | 5 | 3,258 | 70 | 5 | 19,308 | 627 | 131 | 634 | 60 | 11 | 3,014 | 59 | 10 |

| Institution in → Total | Nova Scotia | | | Prince Edward I. | | | Newfoundland | | | United States | | | United Kingdom | | | Others | | | Total | | |
|-------------------------------|-----------------------------|----------|-----------|-----------------------------|----------|-----------|-----------------------------|----------|-----------|-----------------------------|----------|-----------|-----------------------------|----------|-----------|-----------------------------|----------|-----------|-----------------------------|----------|-----------|
| | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | |
| | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate |
| British Columbia..... | 11 | 1 | 2 | — | — | — | 2 | — | — | 135 | 45 | 43 | 9 | 3 | 1 | 4 | 2 | — | 7,400 | 272 | 98 |
| Alberta..... | 9 | — | — | — | — | — | — | — | — | 386 | 38 | 23 | 3 | 1 | 2 | 1 | 3 | 1 | 6,239 | 149 | 51 |
| Saskatchewan..... | 4 | — | — | — | — | — | 1 | — | — | 49 | 11 | 11 | 1 | — | 2 | 1 | — | — | 4,865 | 77 | 23 |
| Manitoba..... | 7 | — | — | — | — | — | — | — | — | 175 | 16 | 14 | 2 | 1 | — | 1 | — | — | 3,403 | 100 | 20 |
| Ontario..... | 183 | 4 | 1 | 12 | — | — | 2 | — | — | 769 | 84 | 49 | 31 | 9 | 20 | 20 | 4 | 9 | 20,479 | 681 | 208 |
| New Brunswick..... | 352 | 3 | — | 20 | — | — | 2 | 1 | — | 42 | 11 | 3 | 1 | — | 1 | 5 | 2 | 1 | 3,068 | 89 | 13 |
| Nova Scotia..... | 3,378 | 33 | 7 | 18 | — | — | 2 | — | — | 17 | 4 | 6 | 4 | 1 | 2 | — | 2 | — | 3,872 | 52 | 19 |
| Prince Edward Island..... | 190 | 7 | — | 736 | — | — | 3 | — | — | 2 | 3 | 1 | 1 | 2 | 1 | — | — | — | 1,075 | 22 | 3 |
| Newfoundland..... | 117 | 1 | 1 | 7 | — | — | 1,196 | 2 | 1 | 2 | — | — | — | — | — | 1 | 1 | — | 1,376 | 11 | 5 |
| Yukon and N.W.T..... | 2 | — | — | — | — | — | — | — | — | 5 | — | — | — | — | — | — | — | — | 30 | 2 | — |
| TOTAL..... | 4,253 | 49 | 12 | 793 | — | — | 1,208 | 3 | 1 | 1,582 | 212 | 150 | 52 | 17 | 29 | 32 | 14 | 14 | 51,807 | 1,455 | 440 |

TABLE 4

Distribution of Certificate Holders by Age and Level of Study, Sex and Marital Status

| Age in Years→ | | Under 18 | 18 | 19 | | 20 | | 21 | | | 22 | | |
|--|--------------|-----------------------------|-----------------------------|-----------------------------|----------|-----------------------------|----------|-----------------------------|----------|-----------|-----------------------------|----------|-----------|
| Location of Educational Institution Attended | | Undergraduate or Equivalent | Undergraduate or Equivalent | Undergraduate or Equivalent | Graduate | Undergraduate or Equivalent | Graduate | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | |
| | | | | | | | | | Masters | Doctorate | | Masters | Doctorate |
| British Columbia..... | | 43 | 536 | 1,122 | 2 | 1,229 | 2 | 1,009 | 2 | — | 1,055 | 11 | 4 |
| Alberta..... | | 46 | 526 | 1,164 | 3 | 1,060 | 1 | 817 | 2 | — | 681 | 9 | — |
| Saskatchewan..... | | 24 | 514 | 989 | 1 | 817 | 1 | 604 | — | — | 481 | 4 | — |
| Manitoba..... | | 14 | 364 | 697 | 1 | 699 | 1 | 417 | 9 | — | 356 | 16 | — |
| Ontario..... | | 70 | 805 | 2,740 | 3 | 3,658 | 7 | 3,260 | 17 | 3 | 2,932 | 55 | 2 |
| Quebec..... | | 5 | 26 | 76 | — | 91 | 2 | 92 | 6 | — | 101 | 7 | 1 |
| New Brunswick..... | | 51 | 341 | 690 | 1 | 596 | 3 | 486 | 4 | — | 306 | 12 | — |
| Nova Scotia..... | | 86 | 486 | 969 | — | 894 | 3 | 565 | 5 | — | 411 | 7 | — |
| Prince Edward Island..... | | 33 | 102 | 220 | — | 173 | — | 106 | — | — | 62 | — | — |
| Newfoundland..... | | 128 | 239 | 239 | — | 183 | — | 137 | — | — | 92 | — | 1 |
| United States..... | | 2 | 56 | 174 | 2 | 159 | 4 | 228 | 6 | 1 | 271 | 20 | 1 |
| United Kingdom..... | | — | 1 | 1 | — | 3 | — | 3 | — | — | 11 | 2 | 1 |
| Others..... | | — | 1 | — | — | 4 | 1 | 2 | 3 | — | 4 | 2 | — |
| TOTAL..... | | 502 | 3,997 | 9,081 | 13 | 9,566 | 25 | 7,726 | 54 | 4 | 6,763 | 145 | 10 |
| Male | Single..... | 224 | 2,016 | 4,951 | 10 | 6,264 | 17 | 5,465 | 39 | 4 | 5,127 | 96 | 7 |
| | Married..... | — | 9 | 32 | — | 72 | 1 | 171 | 2 | — | 395 | 13 | 2 |
| Female | Single..... | 277 | 1,969 | 4,072 | 3 | 3,174 | 7 | 2,004 | 13 | — | 1,142 | 34 | 1 |
| | Married..... | 1 | 3 | 26 | — | 56 | — | 86 | — | — | 99 | 2 | — |
| TOTAL | Single..... | 501 | 3,985 | 9,023 | 13 | 9,438 | 24 | 7,469 | 52 | 4 | 6,269 | 130 | 8 |
| | Married..... | 1 | 12 | 58 | — | 128 | 1 | 257 | 2 | — | 494 | 15 | 2 |

| 23 | | | 24 | | | 25-29 | | | 30-34 | | | 35 and OVER | | | TOTALS | | | |
|--------------------------------|----------|-----------|--------------------------------|----------|-----------|--------------------------------|----------|-----------|--------------------------------|----------|-----------|--------------------------------|----------|-----------|--------------------------------|----------|-----------|-----------------------|
| Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Accumulative Total |
| | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | |
| 720 | 34 | 2 | 475 | 28 | 3 | 796 | 81 | 18 | 218 | 22 | 9 | 208 | 21 | 10 | 7,408 | 204 | 48 | 7,660 |
| 450 | 18 | 2 | 261 | 11 | 1 | 494 | 31 | 7 | 143 | 12 | 5 | 116 | 6 | 7 | 5,754 | 95 | 24 | 5,873 |
| 350 | 9 | — | 199 | 4 | 1 | 361 | 16 | 2 | 103 | 6 | 2 | 70 | 3 | — | 4,511 | 45 | 5 | 4,561 |
| 257 | 7 | 1 | 128 | 7 | 1 | 224 | 18 | 1 | 64 | 9 | 2 | 38 | 2 | — | 3,258 | 70 | 5 | 3,333 |
| 2,022 | 110 | 3 | 1,238 | 107 | 10 | 1,822 | 243 | 66 | 418 | 61 | 24 | 345 | 25 | 20 | 19,308 | 627 | 131 | 20,066 |
| 69 | 6 | — | 55 | 7 | 1 | 98 | 20 | 5 | 11 | 6 | 3 | 10 | 6 | 1 | 634 | 60 | 11 | 705 |
| 230 | 6 | — | 105 | 10 | 1 | 180 | 17 | 6 | 20 | 3 | 3 | 9 | 3 | — | 3,014 | 59 | 10 | 3,083 |
| 284 | 8 | — | 182 | 4 | — | 287 | 12 | 4 | 57 | 3 | 7 | 39 | 1 | — | 4,253 | 49 | 12 | 4,314 |
| 36 | — | — | 14 | — | — | 34 | — | — | 8 | — | — | 5 | — | — | 793 | — | — | 793 |
| 71 | 1 | — | 34 | — | — | 66 | 2 | — | 13 | — | — | 6 | — | — | 1,208 | 3 | 1 | 1,212 |
| 217 | 28 | 21 | 148 | 25 | 25 | 246 | 85 | 63 | 62 | 24 | 19 | 19 | 19 | 19 | 1,582 | 212 | 150 | 1,944 |
| 6 | 1 | 2 | 4 | 4 | 2 | 21 | 10 | 17 | 1 | — | 3 | 1 | — | 4 | 52 | 17 | 29 | 98 |
| 4 | 3 | 2 | 3 | — | 2 | 11 | 2 | 5 | 2 | 1 | 2 | 1 | 2 | 3 | 32 | 14 | 14 | 60 |
| 4,716 | 231 | 33 | 2,846 | 207 | 47 | 4,640 | 537 | 194 | 1,120 | 147 | 79 | 867 | 88 | 64 | 51,807 | 1,455 | 440 | 53,702 |
| 3,609 | 157 | 19 | 2,083 | 155 | 20 | 2,693 | 252 | 78 | 331 | 51 | 20 | 146 | 23 | 14 | 32,896 | 805 | 170 | 33,871 |
| 484 | 35 | 9 | 438 | 33 | 26 | 1,443 | 235 | 114 | 588 | 83 | 59 | 417 | 49 | 40 | 4,049 | 451 | 250 | 4,750 |
| 549 | 34 | 3 | 281 | 15 | 1 | 381 | 35 | 2 | 90 | 9 | — | 95 | 8 | 5 | 14,030 | 161 | 13 | 14,204 |
| 74 | 5 | 2 | 44 | 4 | — | 123 | 15 | — | 111 | 4 | — | 209 | 8 | 5 | 832 | 38 | 7 | 877 |
| 4,158 | 191 | 22 | 2,364 | 170 | 21 | 3,074 | 287 | 80 | 421 | 60 | 20 | 241 | 31 | 19 | 46,926 | 966 | 183 | 48,075 |
| 558 | 40 | 11 | 482 | 37 | 26 | 1,566 | 250 | 114 | 699 | 87 | 59 | 626 | 57 | 45 | 4,881 | 489 | 257 | 5,627 |

1 FN

C36

Government
Publications



CANADA STUDENT LOANS PLAN

Annual Report
1966-67



DEPARTMENT OF FINANCE

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CANADA STUDENT LOANS PLAN

Annual Report
1966-67

DEPARTMENT OF FINANCE

Ottawa, 1968
ROGER DUHAMEL, F.R.S.C.
Queen's Printer and Controller of Stationery

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Third Annual Report

for the Loan Year

July 1, 1966 to June 30, 1967

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. This report covers the third year of operations.

Under the Plan the Government guarantees loans made by chartered banks and designated credit unions to students on the basis of Certificates of Eligibility issued by provinces participating in the Plan. The Government carries the cost of interest payments on these loans while the students continue full-time studies and for six months afterwards.

Eligibility of Students

Students may receive a Certificate of Eligibility if they

- are Canadian citizens;
or, if they are not, have landed immigrant status and a year's residence in Canada and intend to remain in Canada upon graduation;
- are resident in a province which issues Certificates of Eligibility;
- have attained a satisfactory scholastic standard;
- are enrolled or qualified to enroll in a post-secondary course of studies at one of the educational institutions designated by the participating provinces for an academic year of not less than twenty-six weeks duration;
- are full-time students;
- have established to the satisfaction of the Provincial Authority empowered to issue Certificates of Eligibility that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the Plan.

Loan Terms

The maximum loan amount that may be authorized to a student is \$1,000 per academic year and \$5,000 in total. The loans are interest free to borrowers while they are full-time students, and for six months thereafter, and no repayments of principal need be made during that time. After the expiry of this period the loans are repayable in equal monthly instalments including interest ($5\frac{3}{4}\%$ per annum on loans made during the year under review) which then also becomes payable by the borrowers themselves. The repayment period may extend up to ten years from the time a borrower leaves the educational institution, depending on the loan amount and his probable ability to repay. No security is required from borrowers for the repayment of these loans.

Obligations of the Federal Government

The Canada Student Loans Act provides for payments by the Government to a lender in connection with a loan made pursuant to the Act and Regulations

- interest at the rate prescribed by Regulations ($5\frac{1}{2}\%$ per annum for the year under review) while the loans are interest free to borrowers;
- the full amount of any loss sustained on such a loan;
- in the event of the death of the borrower the full amount of principal plus interest owing at the time of death;
- a collection fee if the lender has collected for the Government a loan on which a loss claim had been paid previously.

The Role of the Provincial Governments

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Act. The Act was amended in 1966 to increase the basic loan provision for the year 1965/66 to \$58 million. This basic loan provision is allocated among the provinces in the same relationship which the 18-24 year age group in a province bears to the same age group population for Canada as a whole. The basic loan provision will increase each year by the same percentage by which Canada's population in the 18-24 year age group increases. For the year under review the basic loan provision was \$61,442,000. In addition, the Act as amended provides each year for a supplementary loan provision equal to 20% of the basic loan provision, i.e. \$12.3 million for the year under review. This supplementary provision is not tied to provincial population data and may be allocated on a discretionary basis by the Minister of Finance, upon the application by a province, to supplement that province's basic allocation. The introduction of this discretionary loan provision is a recognition of the fact that, in practice, there are and will continue to be differences in the relative levels of loan demand from province to province due to differences in regional income patterns, student population, provincial bursary programs and similar factors.

The allocations to the provinces for the year under review, including amounts from the total supplementary allocation of \$12.3 million, were as follows:

| | <i>Basic</i> \$ | <i>Supplementary</i> \$ | <i>Total</i> \$ |
|----------------------------|--------------------|----------------------------|--------------------|
| British Columbia..... | 5,284,000 | 1,700,000 | 6,984,000 |
| Alberta..... | 4,184,000 | 800,000 | 4,984,000 |
| Saskatchewan..... | 2,888,000 | 1,662,000 | 4,550,000 |
| Manitoba..... | 2,875,000 | 50,000 | 2,925,000 |
| Ontario..... | 19,440,000 | | 19,440,000 |
| Quebec..... | 19,729,000 | | 19,729,000 |
| New Brunswick..... | 2,194,000 | 983,975 | 3,177,975 |
| Nova Scotia..... | 2,556,000 | 800,000 | 3,356,000 |
| Prince Edward Island..... | 369,000 | 281,000 | 650,000 |
| Newfoundland..... | 1,843,000 | | 1,843,000 |
| Yukon..... | 25,000 | | 25,000 |
| Northwest Territories..... | 55,000 | | 55,000 |
| Total..... | 61,442,000 | 6,276,975 | 67,718,975 |

The Province of Quebec did not participate in the Plan. The aggregate of provincial allocations to participating provinces, from the basic loan provision, thus amounted to \$41.7 million.

The Act provides an alternative payment to any province that does not participate in the Canada Student Loans Plan if the Government of that province has advised the Minister that it wishes to rely entirely on its own student assistance plan. The alternative payment made to such a province by the Government of Canada is based upon two factors: the actual payments by the Minister to lenders for interest and other charges, and the population aged 18-24 in a non-participating province relative to the size of the same age group in participating provinces. The Province of Quebec made use of this provision during the loan year under review.

Development of Administrative Criteria

The Canada Student Loans Plan benefitted greatly from the co-operation afforded by the governments of the participating provinces. Provincial governments are responsible for much of the important administrative work involved including the determination of the eligibility of individual students, their individual need for a loan, provincial residence status in connection with the issue of Certificates of Eligibility to qualifying students, and the designation of the educational institutions to be covered. During the first loan year federal and provincial officials responsible for the administration of the Plan established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree of uniformity in administrative practices. These criteria were applied during subsequent loan years, and the group of officials having developed these criteria has continued to work towards the further improvement of the procedures being followed.

Although the Province of Quebec has its own student assistance program and does not participate in the Canada Student Loans Plan, representatives of all provinces, including Quebec, participated in the consultative procedures mentioned above, thereby assuring maximum co-ordination in the development and application of student loan facilities throughout Canada.

The Role of Lenders

The chartered banks and credit unions designated for the purposes of the Plan as lenders continue to extend their co-operation in the provision of the financing and administration of the Canada Student Loans Plan. They made some 67,000 loans for a total amount of approximately \$40 million. Lending operations under this legislation have not been confined to lenders located in cities. Bank branches and credit unions in rural areas have participated as well.

Review of Operations During the Loan Year

During the third loan year, a total of 63,243 students received 68,777 Certificates of Eligibility issued by participating provinces. The total of loans authorized by these Certificates was \$41,138,943. Of these, students negotiated 67,401 Certificates to obtain a total of \$40,481,751 in loans from banks and credit unions. A small

proportion of the students did not use their Certificates, and the provinces in some instances issued more than one Certificate to cover a student's needs during the year.

Results during the year under review compare with those during the previous years of operation as follows:

CERTIFICATES ISSUED BY PARTICIPATING PROVINCES

| <u>Loan Year</u> | <u>Value</u> | <u>No. of Students Assisted</u> |
|------------------|---------------------|---|
| 1964-65..... | \$26.7 million..... | 42,113 |
| 1965-66..... | \$36.0 million..... | 51,272 |
| 1966-67..... | \$41.1 million..... | 63,243 |

Details of operational results during 1966/67 are contained in Tables A, B and C appended to this Report.

Statutory Payments

The following disbursements were made pursuant to this Act during the loan year:

| | |
|---|---------------------|
| —Interest payments to lenders on behalf of students (Section 6)..... | \$ 2,438,354 |
| —Loss Claims (Section 7)..... | 109,256 |
| —Death Claims (Section 8)..... | 55,607 |
| —Collection Fee (Section 9)..... | nil |
| Total..... | <u>\$ 2,603,217</u> |

In respect of the year under review, the amount of the alternative payment to Quebec as a non-participating province was \$1,230,572.

An amount of \$484 was recovered from borrowers on claims paid by the Government since the inception of the plan.

Statistical Information

Tables 1 to 4 appended to this Report contain statistical information on educational institutions attended by student borrowers during the loan year, the degrees sought by these students and information as to age, sex and marital status.

54,793 students, or approximately 81 per cent of all student borrowers, attended universities. A total of 1,752 attended universities in other countries, mainly in the United States. There were 1,543 student borrowers at non-university teacher training institutions, 6,195 in vocational and technical training institutions and 4,870 in other non-university post-secondary institutions.

Approximately 97 per cent of the student borrowers were in undergraduate or equivalent courses, with the remainder seeking a graduate degree. Nearly 90 per cent of those pursuing an undergraduate degree, or its equivalent, attended an institution located in their home province. Of those pursuing a degree at the Master's level, 69 per cent studied in their home provinces as did 41 per cent of the Ph.D students.

R. B. BRYCE,
Deputy Minister of Finance.

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Results of Operations

TABLE A
Certificates of Eligibility Issued and Negotiated and
Students Assisted in Each Participating Province

| Issuing Province | Provincial Allocation | Certificates Issued | | Certificates Negotiated | | No. of Students Issued Certificates |
|----------------------------|--------------------------|---------------------|---------|-------------------------|---------|-------------------------------------|
| | | Value | Number | Value | Number | |
| | \$ | \$ | | \$ | | |
| British Columbia..... | 5,284,000 1,700,000* | 6,738,350 | 9,886 | 6,639,951 | 9,753 | 9,854 |
| | 6,984,000 | | | | | |
| Alberta..... | 4,184,000 800,000* | 4,533,434 | 8,629 | 4,386,031 | 8,245 | 8,064 |
| | 4,984,000 | | | | | |
| Saskatchewan..... | 2,888,000 1,662,000* | 4,543,085 | 6,356 | 4,450,621 | 6,210 | 5,965 |
| | 4,550,000 | | | | | |
| Manitoba..... | 2,875,000 50,000* | 2,886,745 | 4,261 | 2,834,295 | 4,183 | 4,070 |
| | 2,925,000 | | | | | |
| Ontario..... | 19,440,000 | 14,526,587 | 28,052 | 14,401,796 | 27,640 | 24,628 |
| New Brunswick..... | 2,194,000 983,975* | | | | | |
| | 3,177,975 | | | | | |
| Nova Scotia..... | 2,556,000 800,000* | 3,335,942 | 5,150 | 3,264,302 | 5,029 | 4,654 |
| | 3,356,000 | | | | | |
| Prince Edward Island..... | 369,000 281,000* | 634,385 | 891 | 627,935 | 881 | 838 |
| | 650,000 | | | | | |
| Newfoundland..... | 1,843,000 | 867,658 | 1,526 | 841,075 | 1,488 | 1,414 |
| Northwest Territories..... | 55,000 | | | | | |
| Yukon..... | 25,000 | | | | | |
| TOTAL..... | 41,713,000 6,276,975* | 41,138,943 | 68,777† | 40,481,751 | 67,401† | 63,243† |
| | 47,989,975 | | | | | |

*Supplementary allocation Pursuant to Section 11 of the Act.

†The figures for 'certificates issued', 'certificates negotiated' and 'number of students' issued certificates' vary because some students were issued more than one certificate and/or did not negotiate some or all of their certificates.

TABLE B
Value of Loans Outstanding as at June 30, 1967

| Lending Institution | Loans Outstanding In | | Total |
|----------------------|---|--|------------|
| | CLASS A (Government paying interest) | CLASS B (Borrowers paying interest) | |
| | \$ | \$ | \$ |
| Chartered Banks..... | 71,409,483 | 17,487,048 | 88,896,531 |
| Credit Unions..... | 915,603 | 183,376 | 1,098,979 |
| TOTAL..... | 72,325,086 | 17,670,424 | 89,995,510 |

TABLE C
Number and Amount of Loans Made by Lenders

| Province Where Lender* is Located | Chartered Banks | | | | | | | | | | | | | | Credit Unions | | Total All Lenders | |
|-----------------------------------|------------------------------------|----------------|--------------------------|----------------|------------------|----------------|-------------------------|----------------|---------------------------|----------------|-------------|----------------|-----------------|----------------|---------------|----------------|-------------------|------------|
| | Canadian Imperial Bank of Commerce | | The Royal Bank of Canada | | Bank of Montreal | | The Bank of Nova Scotia | | The Toronto-Dominion Bank | | Other Banks | | Total All Banks | | | | | |
| | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | | |
| British Columbia..... | 2,046 | 1,397,373 | 1,304 | 872,791 | 4,506 | 2,986,592 | 1,687 | 1,013,161 | 391 | 249,512 | — | — | 9,934 | 6,519,429 | 67 | 43,244 | 10,001 | 6,562,673 |
| Alberta..... | 2,406 | 1,230,173 | 1,350 | 731,061 | 2,557 | 1,335,078 | 592 | 312,302 | 1,219 | 663,296 | — | — | 8,124 | 4,271,910 | 10 | 5,845 | 8,134 | 4,277,755 |
| Saskatchewan..... | 992 | 703,320 | 2,396 | 1,672,373 | 941 | 641,285 | 370 | 248,390 | 418 | 281,657 | — | — | 5,117 | 3,547,025 | 638 | 444,535 | 5,755 | 3,991,560 |
| Manitoba..... | 615 | 394,689 | 902 | 597,744 | 1,910 | 1,269,732 | 308 | 199,740 | 403 | 248,925 | 43 | 32,825 | 4,181 | 2,743,655 | 84 | 60,350 | 4,265 | 2,804,005 |
| Ontario..... | 7,586 | 3,978,812 | 5,418 | 2,905,425 | 6,427 | 3,370,844 | 3,858 | 1,960,795 | 3,822 | 1,990,581 | 288 | 146,122 | 27,399 | 14,352,579 | 50 | 29,370 | 27,449 | 14,381,949 |
| Quebec..... | 102 | 76,865 | 163 | 118,322 | 291 | 204,910 | 69 | 49,740 | 15 | 10,460 | 42 | 34,460 | 682 | 494,757 | — | — | 682 | 494,757 |
| New Brunswick..... | 400 | 276,793 | 650 | 472,561 | 1,410 | 1,061,197 | 763 | 538,466 | 45 | 29,840 | 572 | 410,244 | 3,840 | 2,789,101 | — | — | 3,840 | 2,789,101 |
| Nova Scotia..... | 895 | 580,822 | 2,240 | 1,482,844 | 839 | 554,421 | 1,185 | 784,286 | 33 | 17,005 | — | — | 5,192 | 3,419,378 | 31 | 18,446 | 5,223 | 3,437,824 |
| Prince Edward Island..... | 162 | 112,455 | 214 | 134,911 | 84 | 48,210 | 212 | 151,605 | 25 | 13,460 | 51 | 35,740 | 748 | 496,381 | — | — | 748 | 496,381 |
| Newfoundland..... | 57 | 33,551 | 116 | 63,149 | 856 | 434,601 | 275 | 148,892 | — | — | — | — | 1,304 | 680,193 | — | — | 1,304 | 680,193 |
| TOTAL..... | 15,261 | 8,784,853 | 14,753 | 9,051,181 | 19,821 | 11,906,870 | 9,319 | 5,407,377 | 6,371 | 3,504,736 | 996 | 659,391 | 66,521 | 39,314,408 | 880 | 601,790 | 67,401 | 39,916,198 |

*In the case of chartered banks, where branch is located.

**Actual amount advanced against certificates.

Distribution of Certificates, by Educational Institution Attended

| Institutions | Undergraduate* or Equivalent | | Graduate Degrees | | | | Total |
|--|------------------------------------|----------------|------------------|----------------|-----------|----------------|------------|
| | | | Masters | | Doctorate | | |
| | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | |
| University of British Columbia..... | 5,453 | 3,674,098 | 248 | 178,056 | 44 | 34,688 | 3,886,842 |
| University of Victoria..... | 787 | 521,120 | 7 | 6,300 | — | — | 527,420 |
| Simon Fraser University..... | 2,015 | 1,173,061 | 38 | 18,455 | 7 | 5,195 | 1,196,711 |
| University of Alberta..... | 6,036 | 3,010,135 | 134 | 77,651 | 30 | 17,680 | 3,105,466 |
| University of Saskatchewan..... | 4,918 | 3,446,799 | 38 | 28,933 | 7 | 3,550 | 3,479,282 |
| University of Manitoba..... | 3,394 | 2,235,070 | 76 | 58,880 | 9 | 5,531 | 2,299,481 |
| University of Western Ontario..... | 2,683 | 1,399,115 | 165 | 108,639 | 14 | 9,811 | 1,517,565 |
| University of Waterloo..... | 2,250 | 1,094,801 | 57 | 33,030 | 13 | 5,885 | 1,133,716 |
| McMaster University..... | 1,156 | 561,993 | 33 | 16,420 | 4 | 3,235 | 581,648 |
| University of Toronto..... | 4,899 | 2,590,556 | 197 | 124,208 | 33 | 23,615 | 2,738,379 |
| Queen's University..... | 1,404 | 775,119 | 39 | 22,412 | 6 | 3,425 | 800,956 |
| University of Ottawa..... | 1,492 | 761,691 | 62 | 37,719 | 2 | 1,200 | 800,610 |
| Carleton University..... | 1,167 | 571,335 | 61 | 29,065 | 4 | 3,175 | 603,575 |
| University of Windsor..... | 874 | 438,044 | 47 | 27,430 | 3 | 1,665 | 467,139 |
| McGill University (Including Macdonald College)..... | 385 | 271,451 | 39 | 28,285 | 7 | 5,085 | 304,821 |
| Sir George Williams University..... | 116 | 80,346 | 2 | 1,405 | — | — | 81,751 |
| University of New Brunswick..... | 1,481 | 1,144,589 | 34 | 24,010 | 8 | 6,805 | 1,175,404 |
| Dalhousie University..... | 1,045 | 729,191 | 44 | 31,010 | 6 | 5,500 | 765,701 |
| Memorial University..... | 1,129 | 597,094 | 2 | 2,000 | — | — | 599,094 |
| Other Universities in Canada..... | 8,710 | 5,385,083 | 115 | 86,205 | 12 | 10,470 | 5,481,758 |
| SUB-TOTAL—Universities in Canada..... | 51,394 | 30,460,691 | 1,438 | 940,113 | 209 | 146,515 | 31,547,319 |
| Universities in—The United States..... | 1,195 | 1,000,106 | 235 | 203,730 | 143 | 123,816 | 1,327,652 |
| The United Kingdom..... | 37 | 32,434 | 34 | 31,140 | 32 | 29,290 | 92,864 |
| Europe..... | 23 | 20,370 | 13 | 10,810 | 15 | 11,820 | 43,000 |
| Rest of the World..... | 11 | 10,100 | 10 | 8,110 | 4 | 4,000 | 22,210 |
| SUB-TOTAL—Universities Outside Canada..... | 1,266 | 1,063,010 | 292 | 253,790 | 194 | 168,926 | 1,485,726 |
| SUB-TOTAL—All Universities..... | 52,660 | 31,523,701 | 1,730 | 1,193,903 | 403 | 315,441 | 33,033,045 |
| Teacher Training Institutions..... | 1,543 | 749,054 | — | — | — | — | 749,054 |
| Vocational and Technical Training Institutions..... | 6,195 | 3,385,035 | — | — | — | — | 3,385,035 |
| Other Post-Secondary Institutions and Courses..... | 4,870 | 2,749,064 | — | — | — | — | 2,749,064 |
| SUB-TOTAL—Other Than Universities..... | 12,608 | 6,883,153 | — | — | — | — | 6,883,153 |
| TOTAL—All Institutions..... | 65,268 | 38,406,854 | 1,730 | 1,193,903 | 403 | 315,441 | 39,916,198 |

*Including second and professional degrees.

**Actual amount advanced against certificates.

TABLE 2
Distribution of Certificates, by Type of Educational Institution Attended

| Location of Educational Institution Attended | Universities | | | | | | | | | | | Post-Secondary Institutions Other Than Universities | | | | | Total for Province |
|--|------------------------------|-----------|--------------------------|----------|-----------|-------|-------------------------|------------------|----------------|-----------------|-------|---|--------------------------|-------|--------|--------|--------------------|
| | Undergraduate Degrees* | | | | | | | Graduate Degrees | | | | | | | | | |
| | Arts Science and Engineering | Education | Commerce Business Admin. | Medicine | Dentistry | Law | Other University Degree | Total | Master's Level | Doctorate Level | Total | Teachers' Training | Technical and Vocational | Other | Total | | |
| British Columbia | 4,761 | 1,491 | 555 | 164 | 23 | 224 | 1,212 | 8,430 | 293 | 51 | 344 | 3 | 484 | 373 | 860 | 9,634 | |
| Alberta..... | 2,808 | 2,154 | 414 | 190 | 108 | 68 | 383 | 6,125 | 141 | 32 | 173 | 4 | 1,081 | 130 | 1,215 | 7,513 | |
| Saskatchewan..... | 2,425 | 1,540 | 329 | 40 | 1 | 61 | 531 | 4,927 | 38 | 7 | 45 | 8 | 331 | 275 | 614 | 5,586 | |
| Manitoba..... | 2,253 | 68 | 93 | 68 | 16 | 58 | 846 | 3,402 | 76 | 9 | 85 | 3 | 260 | 241 | 504 | 3,991 | |
| Ontario..... | 15,869 | 261 | 467 | 670 | 199 | 563 | 1,596 | 19,625 | 682 | 81 | 763 | 1,033 | 3,373 | 1,510 | 5,916 | 26,304 | |
| Quebec..... | 451 | 5 | 25 | 30 | 16 | — | 153 | 680 | 74 | 12 | 86 | 5 | 13 | 72 | 90 | 856 | |
| New Brunswick..... | 2,014 | 142 | 219 | 2 | 1 | 37 | 355 | 2,770 | 71 | 8 | 79 | 7 | 259 | 624 | 890 | 3,739 | |
| Nova Scotia..... | 2,513 | 123 | 448 | 137 | 40 | 106 | 307 | 3,674 | 59 | 7 | 66 | 475 | 253 | 724 | 1,452 | 5,192 | |
| Prince Edward Island..... | 439 | 3 | 63 | — | 2 | — | 121 | 628 | 1 | 1 | 2 | 1 | 4 | 66 | 71 | 701 | |
| Newfoundland..... | 918 | 80 | 77 | — | — | — | 58 | 1,133 | 3 | 1 | 4 | — | 101 | 50 | 151 | 1,288 | |
| United States..... | 877 | 60 | 27 | 12 | 18 | 3 | 198 | 1,195 | 235 | 143 | 378 | 2 | 33 | 753 | 788 | 2,361 | |
| United Kingdom..... | 13 | 1 | — | — | — | 1 | 22 | 37 | 34 | 32 | 66 | — | 2 | 31 | 33 | 136 | |
| Others..... | 14 | — | 1 | 3 | — | — | 16 | 34 | 23 | 19 | 42 | 2 | 1 | 21 | 24 | 100 | |
| TOTAL..... | 35,355 | 5,928 | 2,718 | 1,316 | 424 | 1,121 | 5,798 | 52,660 | 1,730 | 403 | 2,133 | 1,543 | 6,195 | 4,870 | 12,608 | 67,401 | |

*Including second and professional degrees.

TABLE 3

Distribution of Certificates, by Province of Issue, Location of Institution Attended and Level of Study

| Institution in—→ | British Columbia | | | | Alberta | | | | Saskatchewan | | | | Manitoba | | | | Ontario | | | | Quebec | | | | New Brunswick | | | |
|---------------------------|-----------------------------|-------|----------|-----------|-----------------------------|-------|----------|-----------|-----------------------------|-----|----------|-----------|-----------------------------|-----|----------|-----------|-----------------------------|--------|----------|-----------|-----------------------------|-------|----------|-----------|-----------------------------|---|----------|-----------|
| | Undergraduate or Equivalent | | Graduate | | Undergraduate or Equivalent | | Graduate | | Undergraduate or Equivalent | | Graduate | | Undergraduate or Equivalent | | Graduate | | Undergraduate or Equivalent | | Graduate | | Undergraduate or Equivalent | | Graduate | | Undergraduate or Equivalent | | Graduate | |
| | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate |
| Issuing Province → | British Columbia..... | 8,781 | 261 | 41 | 113 | 8 | 14 | — | 15 | — | 86 | 18 | 1 | 38 | 8 | 3 | 1 | — | — | — | — | — | — | — | — | — | — | |
| | Alberta..... | 235 | 8 | 6 | 6,896 | 123 | 59 | 3 | 47 | 3 | 120 | 15 | 4 | 43 | 6 | — | — | — | — | — | — | — | — | — | — | — | | |
| | Saskatchewan..... | 59 | 12 | 1 | 205 | 3 | 2 | 7 | 170 | — | 131 | 10 | — | 36 | 4 | — | — | — | — | — | — | — | — | — | — | — | | |
| | Manitoba..... | 52 | 2 | 1 | 45 | 4 | 16 | — | 3,547 | 72 | 86 | 18 | 2 | 25 | 6 | — | — | — | — | — | — | — | — | — | — | — | | |
| | Ontario..... | 126 | 8 | 1 | 64 | 1 | 1 | 2 | 115 | 1 | 24,846 | 596 | 69 | 378 | 34 | 5 | 110 | 3 | 167 | 4 | 2 | 3,044 | 59 | 8 | 1 | 6 | | |
| | New Brunswick..... | 6 | — | 1 | 4 | 1 | 2 | — | 6 | — | 75 | 11 | 3 | 16 | 4 | 5 | 110 | 1 | 16 | 2 | 387 | 8 | 1 | — | — | | | |
| | Nova Scotia..... | 12 | 2 | — | 6 | 1 | — | — | 4 | — | 161 | 10 | 2 | 56 | 6 | 1 | 3,044 | 2 | 56 | 6 | 1 | 387 | 8 | 1 | — | | | |
| | Prince Edward Island..... | 3 | — | — | 3 | — | 1 | — | 1 | — | 14 | 3 | — | 15 | 4 | 1 | 387 | 2 | 15 | 4 | 1 | 83 | 2 | 1 | — | | | |
| | Newfoundland..... | 2 | — | — | 1 | — | — | — | — | — | 21 | 1 | — | 10 | 1 | 1 | 28 | 1 | 10 | 1 | 1 | 28 | 1 | — | — | | | |
| | Yukon and N.W.T..... | 14 | — | — | 3 | — | 5 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | | | |
| TOTAL..... | 9,290 | 293 | 51 | 7,340 | 141 | 5,541 | 38 | 7 | 3,906 | 76 | 9 | 25,541 | 682 | 81 | 770 | 74 | 12 | 3,660 | 71 | 8 | — | — | — | — | — | | | |
| Institution in—→ | Nova Scotia | | | | Prince Edward I. | | | | Newfoundland | | | | United States | | | | United Kingdom | | | | Others | | | | Total | | | |
| | Undergraduate or Equivalent | | Graduate | | Undergraduate or Equivalent | | Graduate | | Undergraduate or Equivalent | | Graduate | | Undergraduate or Equivalent | | Graduate | | Undergraduate or Equivalent | | Graduate | | Undergraduate or Equivalent | | Graduate | | Undergraduate or Equivalent | | Total | |
| | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate |
| | British Columbia..... | 8 | — | — | — | — | — | — | — | 205 | 48 | 54 | 6 | 11 | 18 | 4 | 2 | 9,288 | 353 | 112 | — | — | — | — | — | — | | |
| | Alberta..... | 10 | 2 | 1 | — | — | — | — | — | 531 | 60 | 24 | 4 | 2 | 4 | 4 | 1 | 2 | 7,954 | 220 | 71 | — | — | — | — | — | | |
| | Saskatchewan..... | 4 | — | — | — | — | — | — | — | 97 | 14 | 10 | 1 | 3 | 2 | 4 | 1 | 2 | 6,107 | 80 | 23 | — | — | — | — | — | | |
| | Manitoba..... | 5 | 1 | — | — | — | — | — | — | 209 | 19 | 16 | 3 | 1 | 5 | 4 | 1 | 2 | 4,025 | 124 | 34 | — | — | — | — | — | | |
| | Ontario..... | 175 | 1 | — | 19 | — | — | — | — | 843 | 76 | 34 | 35 | 20 | 6 | 31 | 12 | 10 | 26,761 | 752 | 127 | — | — | — | — | — | | |
| | New Brunswick..... | 438 | 5 | — | 33 | — | — | — | — | 48 | 9 | 3 | 2 | 1 | 2 | 2 | 3 | 2 | 3,826 | 94 | 19 | — | — | — | — | — | | |
| | Nova Scotia..... | 4,229 | 45 | 5 | 25 | — | — | — | — | 37 | 9 | — | 2 | 1 | 1 | 1 | 2 | 2 | 4,935 | 85 | 9 | — | — | — | — | — | | |
| Prince Edward Island..... | 122 | 3 | — | 619 | 1 | 1 | 2 | — | 2 | — | — | 3 | 1 | 1 | 1 | 1 | 1 | 865 | 13 | 3 | — | — | — | — | — | | | |
| Newfoundland..... | 135 | 2 | 1 | 3 | — | — | — | — | 1,265 | 2 | 1 | — | 6 | — | — | — | — | 1,475 | 8 | 5 | — | — | — | — | — | | | |
| Yukon and N.W.T..... | — | — | — | — | — | — | — | — | 5 | — | — | — | — | — | — | — | — | 32 | 1 | — | — | — | — | — | — | — | | |
| TOTAL..... | 5,126 | 59 | 7 | 699 | 1 | 1,284 | 3 | 1 | 1,983 | 235 | 143 | 70 | 34 | 32 | 58 | 23 | 19 | 65,268 | 1,730 | 403 | — | — | — | — | — | — | | |

| 23 | Diplôme | Maîtrise | Doctorat | Baccalauréat ou équivalent | 971 | 563 | 384 | 316 | 2,662 | 104 | 217 | 347 | 38 | 56 | 271 | 8 | 7 | 5,944 | 4,322 | 728 | 125 | 5,050 |
|------------|---------|----------|----------|----------------------------|-------|-------|-------|-------|--------|-----|-------|-------|-----|----|-------|-----|-----|--------|--------|--------|-------|--------|
| | | | | | | | | | | | | | | | | | | | | | | |
| 24 | Diplôme | Maîtrise | Doctorat | Baccalauréat ou équivalent | 645 | 330 | 245 | 196 | 1,681 | 60 | 146 | 246 | 14 | 56 | 202 | 6 | 6 | 3,833 | 2,684 | 365 | 85 | 3,049 |
| | | | | | 45 | 15 | 5 | 12 | 110 | 14 | 9 | 8 | 2 | 1 | 26 | 4 | 3 | 252 | 165 | 21 | 4 | 186 |
| | | | | | 6 | — | 2 | 2 | 6 | 2 | 1 | — | 2 | — | 13 | 3 | 3 | 36 | 21 | 2 | — | 23 |
| | | | | | 1,053 | 620 | 415 | 276 | 2,324 | 113 | 192 | 315 | 15 | 25 | 380 | 14 | 14 | 5,820 | 3,185 | 491 | 193 | 3,676 |
| 25-29 | Diplôme | Maîtrise | Doctorat | Baccalauréat ou équivalent | 103 | 57 | 10 | 24 | 253 | 16 | 15 | 20 | 6 | — | 109 | 8 | 8 | 630 | 295 | 45 | 24 | 340 |
| | | | | | 26 | 10 | 4 | 2 | 37 | 6 | 5 | 5 | 13 | 3 | 70 | 6 | 6 | 1,230 | 337 | 128 | 126 | 465 |
| | | | | | 262 | 155 | 101 | 68 | 454 | 47 | 2 | 49 | 7 | — | 27 | 4 | 4 | 158 | 46 | 15 | 9 | 61 |
| | | | | | 42 | 15 | 4 | 2 | 18 | 1 | 2 | 4 | 1 | — | 36 | 3 | 3 | 87 | 10 | 2 | 2 | 12 |
| 30-34 | Diplôme | Maîtrise | Doctorat | Baccalauréat ou équivalent | 287 | 9 | 1 | 2 | 340 | 23 | 12 | 41 | 5 | 3 | 44 | 2 | — | 1,013 | 125 | 109 | 269 | 234 |
| | | | | | 30 | 12 | 72 | 8 | 13 | 5 | 3 | 2 | 14 | — | 17 | 2 | — | 106 | 18 | 12 | 20 | 30 |
| | | | | | 8 | 132 | 132 | 54 | 47 | 13 | 3 | — | 2 | — | 25 | 5 | 3 | 69 | 11 | 1 | 3 | 12 |
| | | | | | 287 | 132 | 72 | 2 | 25,541 | 770 | 3,660 | 5,126 | 2 | — | 1,983 | 70 | 58 | 65,268 | 39,371 | 18,910 | 1,289 | 58,281 |
| 35 et plus | Diplôme | Maîtrise | Doctorat | Baccalauréat ou équivalent | 9,290 | 7,340 | 5,541 | 3,906 | 25,541 | 770 | 3,660 | 5,126 | 2 | — | 1,284 | 70 | 58 | 65,268 | 39,371 | 18,910 | 1,289 | 58,281 |
| | | | | | 8 | 11 | 4 | 2 | 13 | 5 | 3 | — | 2 | — | 25 | 5 | 3 | 69 | 11 | 1 | 3 | 12 |
| | | | | | 30 | 12 | 72 | 8 | 23 | 5 | 3 | — | 2 | — | 17 | 2 | — | 106 | 18 | 12 | 20 | 30 |
| | | | | | 287 | 132 | 72 | 2 | 25,541 | 770 | 3,660 | 5,126 | 2 | — | 1,284 | 70 | 58 | 65,268 | 39,371 | 18,910 | 1,289 | 58,281 |
| Total | Diplôme | Maîtrise | Doctorat | Baccalauréat ou équivalent | 293 | 141 | 38 | 76 | 682 | 74 | 71 | 59 | 1 | 3 | 235 | 34 | 23 | 1,730 | 910 | 199 | 71 | 1,109 |
| | | | | | 51 | 32 | 7 | 9 | 81 | 12 | 8 | 7 | 12 | 1 | 143 | 32 | 19 | 403 | 114 | 16 | 9 | 130 |
| | | | | | 9,634 | 7,513 | 5,586 | 3,991 | 26,304 | 856 | 3,739 | 5,192 | 701 | 1 | 2,361 | 136 | 100 | 67,401 | 40,395 | 19,125 | 1,369 | 59,520 |
| | | | | | 971 | 563 | 384 | 316 | 2,662 | 104 | 217 | 347 | 38 | 56 | 271 | 8 | 7 | 5,944 | 4,322 | 728 | 125 | 5,050 |

TABLEAU 3

Répartition des certificats selon la province d'émission, l'emplacement de la maison d'enseignement fréquentée et le niveau d'études

| Maison d'enseignement → | En Colombie-Britannique | | | En Alberta | | | En Saskatchewan | | | Au Manitoba | | | En Ontario | | | Au Québec | | | Au Nouveau-Brunswick | | |
|-------------------------|----------------------------|----------|----------|----------------------------|----------|----------|----------------------------|----------|----------|----------------------------|----------|----------|----------------------------|----------|----------|----------------------------|----------|----------|----------------------------|----------|----------|
| Province émettrice ↓ | Baccalauréat ou équivalent | Diplôme | | Baccalauréat ou équivalent | Diplôme | | Baccalauréat ou équivalent | Diplôme | | Baccalauréat ou équivalent | Diplôme | | Baccalauréat ou équivalent | Diplôme | | Baccalauréat ou équivalent | Diplôme | | Baccalauréat ou équivalent | Diplôme | |
| | | Maîtrise | Doctorat | | Maîtrise | Doctorat | | Maîtrise | Doctorat | | Maîtrise | Doctorat | | Maîtrise | Doctorat | | Maîtrise | Doctorat | | Maîtrise | Doctorat |
| Colombie-Britannique | 8,781 | 261 | 41 | 113 | 8 | — | 14 | — | — | 15 | — | — | 86 | 18 | 1 | 38 | 8 | 3 | 1 | — | — |
| Alberta | 235 | 8 | 6 | 6,896 | 123 | 29 | 59 | 47 | 7 | 47 | 3 | 1 | 120 | 15 | 4 | 43 | 6 | — | 2 | — | — |
| Saskatchewan | 59 | 12 | 1 | 205 | 3 | 2 | 5,399 | 170 | — | 170 | 8 | — | 131 | 10 | — | 36 | 4 | — | 1 | — | — |
| Manitoba | 52 | 2 | — | 45 | 4 | — | 45 | 72 | — | 3,547 | 72 | 8 | 86 | 18 | 2 | 25 | 6 | — | 4 | — | — |
| Ontario | 126 | 8 | 1 | 64 | 1 | 1 | 16 | 115 | — | 6 | 1 | — | 24,846 | 596 | 69 | 378 | 34 | 5 | 110 | 1 | — |
| Nouveau-Brunswick | 6 | — | 1 | 4 | 1 | — | 2 | 4 | — | 4 | — | — | 161 | 10 | 3 | 167 | 4 | 2 | 3,044 | 59 | 1 |
| Nouvelle-Écosse | 12 | 2 | — | 3 | — | — | 1 | 1 | — | 1 | — | — | 14 | 3 | — | 15 | 6 | 1 | 387 | 8 | 6 |
| Ile du Prince-Édouard | 3 | — | — | 3 | — | — | — | — | — | — | — | — | 21 | 1 | — | 10 | 1 | 1 | 83 | 2 | 1 |
| Terre-Neuve | 2 | — | — | 1 | — | — | 5 | — | — | 1 | — | — | 1 | — | — | 2 | 1 | — | 28 | 1 | — |
| Yukon et T.N.O. | 14 | — | — | 3 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| TOTAL | 9,290 | 293 | 51 | 7,340 | 141 | 32 | 5,541 | 3,906 | 7 | 76 | 9 | 25,541 | 682 | 81 | 770 | 74 | 12 | 3,660 | 71 | 8 | 8 |
| Maison d'enseignement → | En Nouvelle-Écosse | | | À l'île du Prince-Édouard | | | À Terre-Neuve | | | Aux États-Unis | | | Au Royaume-Uni | | | Autres | | | Total | | |
| Colombie-Britannique | 8 | — | — | — | — | — | — | — | — | 205 | 48 | 54 | 18 | 6 | 11 | 9 | 4 | 2 | 9,288 | 353 | 112 |
| Alberta | 10 | 2 | 1 | — | — | — | — | — | — | 531 | 60 | 24 | 4 | 2 | 4 | 6 | 1 | 1 | 7,954 | 220 | 71 |
| Saskatchewan | 4 | — | — | — | — | — | — | — | — | 97 | 14 | 10 | 1 | 3 | 2 | 4 | — | 2 | 6,107 | 80 | 23 |
| Manitoba | 5 | 1 | — | — | — | — | — | — | — | 209 | 19 | 16 | 3 | 1 | 5 | 4 | 1 | 2 | 4,025 | 124 | 34 |
| Ontario | 175 | — | — | 19 | — | — | — | — | — | 843 | 76 | 34 | 35 | 20 | 6 | 31 | 12 | 10 | 26,761 | 752 | 127 |
| Nouveau-Brunswick | 48 | 5 | — | 33 | — | — | — | — | — | 48 | 9 | 3 | 2 | 1 | 2 | 2 | 2 | 2 | 3,826 | 94 | 19 |
| Nouvelle-Écosse | 4,229 | 45 | 5 | 6 | — | — | — | — | — | 37 | 9 | — | 3 | — | 1 | 1 | 2 | — | 4,935 | 85 | 9 |
| Ile du Prince-Édouard | 122 | 3 | — | 3 | — | — | — | — | — | 2 | — | — | — | — | — | — | — | — | 865 | 13 | 3 |
| Terre-Neuve | 135 | 2 | — | 9 | — | — | — | — | — | 6 | — | — | — | — | — | — | — | — | 1,475 | 8 | 5 |
| Yukon et T.N.O. | — | — | — | — | — | — | — | — | — | 5 | — | 2 | — | — | — | — | — | — | 32 | 1 | — |
| TOTAL | 5,126 | 59 | 7 | 699 | 1 | 1 | 1,284 | 3 | 1 | 1,983 | 235 | 143 | 70 | 34 | 32 | 58 | 23 | 19 | 65,268 | 1,730 | 403 |

TABLEAU 2
Répartition des certificats selon le genre des maisons d'enseignement fréquentées

| Emplacement de la maison d'enseignement fréquentée | Universités | | | | | | | | | | Maisons d'enseignement secondaire autres que les universités | | | | | Total pour la province |
|---|-------------------------------------|------------------|---|----------|-----------------|-------|----------------------------|-------------------------|-----------------------------|--------------------------|---|--|--------------------------------------|--------|--------|------------------------------|
| | Diplômes au niveau du baccalauréat* | | | | | | | Diplômes universitaires | | | | | | | | |
| | Arts sciences et génie | Instruc- tion | Com- merce et adminis- tration | Médecine | Art dentaire | Droit | Autres discip. univ. | Total | Niveau de la maîtrise | Niveau du doctorat | Total | Forma- tion des ensei- gnants | Technique et profes- sionnelle | Autres | Total | |
| Colombie-Britannique..... | 4,761 | 1,491 | 555 | 164 | 23 | 224 | 1,212 | 8,430 | 293 | 51 | 344 | 3 | 484 | 373 | 860 | 9,634 |
| Alberta..... | 2,808 | 2,154 | 414 | 190 | 108 | 68 | 383 | 6,125 | 141 | 32 | 173 | 4 | 1,081 | 130 | 1,215 | 7,513 |
| Saskatchewan..... | 2,425 | 1,540 | 329 | 40 | 1 | 61 | 531 | 4,927 | 38 | 7 | 45 | 8 | 331 | 275 | 614 | 5,586 |
| Manitoba..... | 2,253 | 68 | 93 | 68 | 16 | 58 | 846 | 3,402 | 76 | 9 | 85 | 3 | 260 | 241 | 504 | 3,991 |
| Ontario..... | 15,869 | 261 | 467 | 670 | 199 | 563 | 1,596 | 19,625 | 682 | 81 | 763 | 1,033 | 3,373 | 1,510 | 5,916 | 26,304 |
| Québec..... | 451 | 5 | 25 | 30 | 16 | — | 153 | 680 | 74 | 12 | 86 | 5 | 13 | 72 | 90 | 856 |
| Nouveau-Brunswick..... | 2,014 | 142 | 219 | 2 | 1 | 37 | 355 | 2,770 | 71 | 8 | 79 | 7 | 259 | 624 | 890 | 3,739 |
| Nouvelle-Écosse..... | 2,513 | 123 | 448 | 137 | 40 | 106 | 307 | 3,674 | 59 | 7 | 66 | 475 | 253 | 724 | 1,452 | 5,192 |
| Île du Prince-Édouard..... | 439 | 3 | 63 | — | 2 | — | 121 | 628 | 1 | 1 | 2 | 1 | 4 | 66 | 71 | 701 |
| Terre-Neuve..... | 918 | 80 | 77 | — | — | — | 58 | 1,133 | 3 | 1 | 4 | — | 101 | 50 | 151 | 1,288 |
| États-Unis..... | 877 | 60 | 27 | 12 | 18 | 3 | 198 | 1,195 | 235 | 143 | 378 | 2 | 33 | 753 | 788 | 2,361 |
| Royaume-Uni..... | 13 | 1 | — | — | — | 1 | 22 | 37 | 34 | 32 | 66 | — | 2 | 31 | 33 | 136 |
| Autres..... | 14 | — | 1 | 3 | — | — | 16 | 34 | 23 | 19 | 42 | 2 | 1 | 21 | 24 | 100 |
| TOTAL..... | 35,355 | 5,928 | 2,718 | 1,316 | 424 | 1,121 | 5,798 | 52,660 | 1,730 | 403 | 2,133 | 1,543 | 6,195 | 4,870 | 12,608 | 67,401 |

*Y compris les diplômes du niveau secondaire et les diplômes professionnels.

TABLEAU 1

Répartition des certificats, selon les maisons d'enseignement fréquentées

| Maisons d'enseignement | Études conduisant au baccalauréat* ou équivalent | | Diplôme universitaire | | | | Total | |
|--|--|------------|-----------------------|-----------------|----------|-----------------|--------|------------|
| | | | Maîtrise | | Doctorat | | | |
| | | | Nombre | Montant** \$ | Nombre | Montant** \$ | | |
| Université de la Colombie-Britannique | 5,453 | 3,674,098 | 248 | 178,056 | 44 | 34,688 | 5,745 | 3,886,842 |
| Université de Victoria | 787 | 521,120 | 7 | 6,300 | — | — | 794 | 527,420 |
| Université Simon Fraser | 2,015 | 1,173,061 | 38 | 18,455 | 7 | 5,195 | 2,060 | 1,196,711 |
| Université d'Alberta | 6,036 | 3,010,135 | 134 | 77,651 | 30 | 17,680 | 6,200 | 3,105,466 |
| Université de la Saskatchewan | 4,918 | 3,446,799 | 38 | 28,933 | 7 | 3,550 | 4,963 | 3,479,282 |
| Université du Manitoba | 3,394 | 2,235,070 | 76 | 58,880 | 9 | 5,531 | 3,479 | 2,299,481 |
| Université Western Ontario | 2,683 | 1,399,115 | 165 | 108,659 | 14 | 9,811 | 1,517 | 1,517,565 |
| Université de Waterloo | 2,250 | 1,094,801 | 57 | 33,030 | 13 | 5,885 | 2,320 | 1,133,716 |
| Université McMaster | 1,156 | 561,993 | 33 | 16,420 | 4 | 3,235 | 1,193 | 581,648 |
| Université de Toronto | 4,899 | 2,590,556 | 197 | 124,208 | 33 | 23,615 | 5,129 | 2,738,379 |
| Université Queen | 1,404 | 775,119 | 39 | 22,412 | 6 | 3,425 | 1,449 | 800,956 |
| Université d'Ottawa | 1,492 | 761,691 | 62 | 37,719 | 2 | 1,200 | 1,556 | 800,610 |
| Université Carleton | 1,167 | 571,335 | 61 | 29,065 | 4 | 3,175 | 1,232 | 603,575 |
| Université de Windsor | 874 | 438,044 | 47 | 27,430 | 3 | 1,665 | 924 | 467,139 |
| Université McGill (y compris le Collège MacDonald) | 385 | 271,451 | 39 | 28,285 | 7 | 5,085 | 431 | 304,821 |
| Université Sir George Williams | 116 | 80,346 | 2 | 1,405 | — | — | 118 | 81,751 |
| Université du Nouveau-Brunswick | 1,481 | 1,144,589 | 34 | 24,010 | 8 | 6,805 | 1,523 | 1,175,404 |
| Université Dalhousie | 1,045 | 729,191 | 44 | 31,010 | 6 | 5,500 | 1,095 | 765,701 |
| Université Memorial | 1,129 | 597,094 | 2 | 2,000 | — | — | 1,131 | 599,094 |
| Autres universités au Canada | 8,710 | 5,385,083 | 115 | 86,205 | 12 | 10,470 | 8,837 | 5,481,758 |
| Somme partielle—Universités au Canada | 51,394 | 30,460,691 | 1,438 | 940,113 | 209 | 146,515 | 53,041 | 31,547,319 |
| Universités—aux États-Unis | 1,195 | 1,000,106 | 235 | 203,730 | 143 | 123,816 | 1,573 | 1,327,652 |
| au Royaume-Uni | 37 | 32,434 | 34 | 29,290 | 32 | 29,864 | 103 | 92,864 |
| en Europe | 23 | 20,370 | 13 | 10,810 | 15 | 11,820 | 51 | 43,000 |
| dans les autres parties du monde | 11 | 10,100 | 10 | 8,110 | 4 | 4,000 | 25 | 22,210 |
| Somme partielle—UNIVERSITÉS HORS DU CANADA | 1,266 | 1,063,010 | 292 | 253,790 | 194 | 168,926 | 1,752 | 1,485,726 |
| Somme partielle—TOUTES LES UNIVERSITÉS | 52,660 | 31,523,701 | 1,730 | 1,193,903 | 403 | 315,441 | 54,793 | 33,033,045 |
| Institutions de formation des enseignants | 1,543 | 749,054 | — | — | — | — | 1,543 | 749,054 |
| Institutions de formation technique et professionnelle | 6,195 | 3,385,035 | — | — | — | — | 6,195 | 3,385,035 |
| Autres institutions et cours postsecondaires | 4,870 | 2,749,064 | — | — | — | — | 4,870 | 2,749,064 |
| Somme partielle—AUTRES QUE LES UNIVERSITÉS | 12,608 | 6,883,153 | — | — | — | — | 12,608 | 6,883,153 |
| TOTAL—TOUTES LES INSTITUTIONS | 65,268 | 38,406,854 | 1,730 | 1,193,903 | 403 | 315,441 | 67,401 | 39,916,198 |

*Comprend les diplômes du niveau secondaire et les diplômes professionnels.

**Montant réel avancé sur certificats.

TABLEAU C
Nombre et montant des prêts effectués par les prêteurs

| Province où réside le prêteur* | Banques à charte | | | | | | | | | | | | | | | | | |
|--------------------------------|---|-----------------|-------------------------|-----------------|--------------------|-----------------|------------------------------|-----------------|-------------------------|-----------------|----------------|-----------------|--------------------------|-----------------|--|-----------------|-------------------------|-----------------|
| | Banque Canadienne Impériale de Commerce | | Banque royale du Canada | | Banque de Montréal | | Banque de la Nouvelle-Ecosse | | Banque Toronto-Dominion | | Autres Banques | | Total toutes les banques | | Coopératives de Crédit ou caisses populaires | | Total tous les prêteurs | |
| | Nom- bre | Montant** \$ | Nom- bre | Montant** \$ | Nom- bre | Montant** \$ | Nom- bre | Montant** \$ | Nom- bre | Montant** \$ | Nom- bre | Montant** \$ | Nom- bre | Montant** \$ | Nom- bre | Montant** \$ | Nom- bre | Montant** \$ |
| Colombie-Britannique..... | 2,046 | 1,397,373 | 1,304 | 872,791 | 4,506 | 2,986,592 | 1,687 | 1,013,161 | 391 | 249,512 | — | — | 9,934 | 6,519,429 | 67 | 43,244 | 10,001 | 6,562,673 |
| Alberta..... | 2,406 | 1,230,173 | 1,350 | 731,061 | 2,557 | 1,335,078 | 592 | 312,302 | 1,219 | 663,296 | — | — | 8,124 | 4,271,910 | 10 | 5,845 | 8,134 | 4,277,755 |
| Saskatchewan..... | 992 | 703,320 | 2,396 | 1,672,373 | 941 | 641,285 | 370 | 248,390 | 418 | 281,657 | — | — | 5,117 | 3,547,025 | 638 | 444,535 | 5,755 | 3,991,560 |
| Manitoba..... | 615 | 394,689 | 902 | 597,744 | 1,910 | 1,269,732 | 308 | 199,740 | 403 | 248,925 | 43 | 32,825 | 4,181 | 2,743,655 | 84 | 60,350 | 4,265 | 2,804,005 |
| Ontario..... | 7,586 | 3,978,812 | 5,418 | 2,905,425 | 6,427 | 3,370,844 | 3,858 | 1,960,795 | 3,822 | 1,990,581 | 288 | 146,122 | 27,399 | 14,352,579 | 50 | 29,370 | 27,449 | 14,381,949 |
| Québec..... | 102 | 76,865 | 163 | 118,322 | 291 | 204,910 | 69 | 49,740 | 15 | 10,460 | 42 | 34,460 | 682 | 494,757 | — | — | 682 | 494,757 |
| Nouveau-Brunswick..... | 400 | 276,793 | 650 | 472,561 | 1,410 | 1,061,197 | 763 | 538,466 | 45 | 29,840 | 572 | 410,244 | 3,840 | 2,789,101 | — | — | 3,840 | 2,789,101 |
| Nouvelle-Ecosse..... | 895 | 580,822 | 2,240 | 1,482,844 | 839 | 554,421 | 1,185 | 784,286 | 33 | 17,005 | — | — | 5,192 | 3,419,378 | 31 | 18,446 | 5,223 | 3,437,824 |
| Île du Prince-Édouard..... | 162 | 112,455 | 214 | 134,911 | 84 | 48,210 | 212 | 151,605 | 25 | 13,460 | 51 | 35,740 | 748 | 496,381 | — | — | 748 | 496,381 |
| Terre-Neuve..... | 57 | 33,551 | 116 | 63,149 | 856 | 434,601 | 275 | 148,892 | — | — | — | — | 1,304 | 680,193 | — | — | 1,304 | 680,193 |
| Total..... | 15,261 | 8,784,853 | 14,753 | 9,051,181 | 19,821 | 11,906,870 | 9,319 | 5,407,377 | 6,371 | 3,504,736 | 996 | 659,391 | 66,521 | 39,314,408 | 880 | 601,790 | 67,401 | 39,916,198 |

* Dans le cas des banques à charte là où la succursale est située.
** Montant réel avancé sur certificats.

TABLÉAU B

Valeur des prêts en cours au 30 juin 1967

| Institutions de prêt | Prêts en cours dans la | | |
|---|--|---|------------|
| | CLASSE A (le gouverne- ment payant l'intérêt) | CLASSE B (l'emprunteur payant l'intérêt) | Total |
| | \$ | \$ | |
| Banques à charte..... | 71,409,483 | 17,487,048 | 88,896,531 |
| Coopératives de crédit ou caisses populaires..... | 915,603 | 183,376 | 1,098,979 |
| Total..... | 72,325,086 | 17,670,424 | 89,995,510 |

Résultats des opérations

TABEAU A

Certificats d'admissibilité délivrés et utilisés ainsi que le nombre d'étudiants qui ont reçu de l'aide dans chaque province participante

| Province émettrice | Allocations aux provinces | Certificats délivrés | | Certificats utilisés | | Nombre des étudiants recevant des certificats |
|--------------------------------|---------------------------------------|----------------------|------------|----------------------|---------|---|
| | | Valeur | Nombre | Valeur | Nombre | |
| Colombie-Britannique..... | \$ 5,284,000 1,700,000* | \$ 6,738,350 | 9,886 | \$ 6,639,951 | 9,753 | 9,854 |
| Alberta..... | 6,984,000 4,184,000 800,000* | 4,533,434 | 8,629 | 4,386,031 | 8,245 | 8,064 |
| Saskatchewan..... | 4,984,000 2,888,000 1,662,000* | 4,543,085 | 6,356 | 4,450,621 | 6,210 | 5,965 |
| Manitoba..... | 4,550,000 2,875,000 50,000* | 2,886,745 | 4,261 | 2,834,295 | 4,183 | 4,070 |
| Ontario..... | 2,925,000 19,440,000 14,526,587 | 28,052 | 14,401,796 | 27,640 | 24,628 | 3,720 |
| Nouveau-Brunswick..... | 2,194,000 983,975* | 3,041,465 | 3,990 | 3,006,755 | 3,939 | 4,654 |
| Nouvelle-Écosse..... | 3,177,975 2,556,000 800,000* | 3,335,942 | 5,150 | 3,264,302 | 5,029 | 838 |
| Ile du Prince-Édouard..... | 3,356,000 369,000 281,000* | 634,385 | 891 | 627,935 | 881 | 1,414 |
| Terre-Neuve..... | 650,000 1,843,000 | 867,658 | 1,526 | 841,075 | 1,488 | 22 |
| Territoires du Nord-Ouest..... | 55,000 | 11,136 | 14 | 9,834 | 12 | 63,243† |
| Yukon..... | 25,000 | 20,156 | 22 | 19,156 | 21 | |
| Total..... | 41,713,000 6,276,975* | 41,138,943 | 68,777† | 40,481,751 | 67,401† | |

*Allocation supplémentaire. En vertu de l'article 11 de la Loi.

†Les chiffres des 'certificats délivrés', des 'certificats utilisés' et du 'nombre d'étudiants recevant des certificats' varient parce que certains étudiants ont reçu plus d'un certificat et/ou n'ont pas utilisé tous leurs certificats ou aucun d'eux.

Liste des tableaux

TABLE

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Versements réglementaires

En vertu de la présente loi, on a effectué au cours de l'année de prêt les déboursés suivants:

| | |
|---|--------------|
| — Paiement d'intérêt aux prêteurs pour le compte d'étudiants (article 6)..... | \$ 2,438,354 |
| — Réclamations pour perte (article 7)..... | 109,256 |
| — Réclamations à cause de décès (article 8)..... | 55,607 |
| — Frais de perception (article 9)..... | néant |
| Total..... | \$ 2,603,217 |

En ce qui concerne l'année à l'étude, le montant du paiement de remplacement au Québec, à titre de province non participante, a été de \$1,230,572.

Les recouvrements des emprunteurs pour des réclamations payées par le gouvernement se sont chiffrés par \$484, depuis l'inauguration du programme.

Information statistique

Les tableaux 1 à 4 en appendice au présent rapport donnent des renseignements statistiques relatifs aux maisons d'enseignement fréquentées par les étudiants emprunteurs au cours de l'année de prêt, aux diplômés universitaires recherchés, ainsi que des informations quant à l'âge, au sexe et à l'état civil.

Cinquante-quatre mille sept cent quatre-vingt-treize étudiants, ou environ 81 p. 100 des étudiants emprunteurs, ont fréquenté les universités. Un nombre total de 1,752 ont fréquenté les universités d'autres pays, surtout celles des États-Unis. On comptait 1,543 étudiants emprunteurs dans les écoles normales non-universitaires, 6,195 dans les institutions de formation professionnelle et technique et 4,870 dans d'autres institutions non-universitaires dispensant un enseignement postsecondaire. Environ 97 p. 100 des étudiants emprunteurs suivaient des cours menant au baccalauréat, ou l'équivalent, tandis que les autres préparaient un diplôme supérieur. Près de 90 p. 100 de ceux qui suivaient des cours menant au baccalauréat, ou son équivalent, fréquentaient une maison d'enseignement située dans leur propre province. Parmi ceux qui voulaient obtenir un diplôme au niveau de la maîtrise, 69 p. 100 ont étudié dans leur propre province, ainsi que 41 p. 100 de ceux qui voulaient obtenir un doctorat.

au point un ensemble de critères administratifs dans le but de rendre raisonnable-ment uniformes les pratiques administratives. Ces critères ont été mis en pratique au cours des années suivantes, et le groupe de fonctionnaires qui les a mis au point a poursuivi ses travaux afin d'améliorer encore les méthodes appliquées.

Le Québec possède son propre programme d'aide aux étudiants et ne participe pas au Régime canadien de prêts aux étudiants. Cependant, des représentants de toutes les provinces, y compris le Québec, ont pris part aux consultations men-tionnées plus haut, assurant ainsi le maximum de coordination dans la mise à point et l'application des facilités de prêts mises à la disposition des étudiants dans tout le Canada.

Rôle des prêteurs

Les banques à charte et les caisses populaires désignées comme prêteurs aux fins du Régime continuent à collaborer au financement et à l'administration du Régime canadien de prêts aux étudiants. Elles ont effectué environ 67,000 prêts, représentant un montant global de près de 40 millions de dollars. Les opérations de prêts en vertu de la loi actuelle n'ont pas été confinées aux prêteurs des villes. Les succursales de banque et les caisses populaires des régions rurales y ont aussi participé.

Revue des opérations de l'année de prêt

Au cours de la troisième année de prêt, les provinces participantes ont émis 68,777 certificats d'admissibilité à un nombre total de 63,243 étudiants; les prêts autorisés par ces certificats ont totalisé \$41,138,943. Les étudiants ont utilisé 67,401 certificats pour obtenir des banques et des caisses populaires un total de 40,481,751 millions de dollars. Un petit nombre d'étudiants ne s'est pas servi du certificat et, dans certains cas, les provinces ont émis plus d'un certificat pour répondre aux besoins d'un seul étudiant au cours de l'année.

Les résultats de l'année de l'étude, comparativement à ceux des années précé-dentes, se présentent comme il suit:

CERTIFICATS DÉLIVRÉS PAR LES PROVINCES PARTICIPANTES

| <i>Année du prêt</i> | <i>Valeur</i> | <i>Nombre d'étudiants aidés</i> |
|----------------------|-----------------------|---------------------------------|
| 1964-1965..... | \$26. 7 millions..... | 42,113 |
| 1965-1966..... | \$36. 0 millions..... | 51,272 |
| 1966-1967..... | \$41. 1 millions..... | 63,243 |

Les tableaux A, B et C, en appendice au présent rapport, donnent le détail du résultat des opérations pour l'année 1966-1967.

Voici la quote-part des provinces pour l'année à l'étude, y compris les montants alloués sur le montant supplémentaire total de 12.3 millions de dollars :

| <i>De base</i> | <i>Supplémentaire</i> | <i>Total</i> |
|--------------------------------|-----------------------|--------------|
| \$ | \$ | \$ |
| 5,284,000 | 1,700,000 | 6,984,000 |
| Colombie-Britannique..... | | |
| 4,184,000 | 800,000 | 4,984,000 |
| Alberta..... | | |
| 2,888,000 | 1,662,000 | 4,550,000 |
| Saskatchewan..... | | |
| 2,875,000 | 50,000 | 2,925,000 |
| Manitoba..... | | |
| 19,440,000 | | 19,440,000 |
| Ontario..... | | |
| 19,729,000 | | 19,729,000 |
| Québec..... | | |
| 2,194,000 | 983,975 | 3,177,975 |
| Nouveau-Brunswick..... | | |
| 2,556,000 | 800,000 | 3,356,000 |
| Nouvelle-Ecosse..... | | |
| 369,000 | 281,000 | 650,000 |
| Ile du Prince-Édouard..... | | |
| 1,843,000 | | 1,843,000 |
| Terre-Neuve..... | | |
| 25,000 | | 25,000 |
| Yukon..... | | |
| 55,000 | | 55,000 |
| Territoires du Nord-Ouest..... | | |
| 61,442,000 | 6,276,975 | 67,718,975 |
| Total..... | | |

Le Québec n'a pas participé au Régime fédéral de prêts aux étudiants. L'en-semble des montants alloués aux provinces participantes, sur le montant de base, atteint ainsi 41.7 millions de dollars.

La Loi laisse aux provinces qui ne participent pas au Régime canadien de prêts aux étudiants le choix d'un autre mode de paiement si leur gouvernement informe le ministre de son intention de s'en tenir uniquement à son propre programme d'aide aux étudiants. Le gouvernement canadien consent un versement de remplacement en tenant compte de deux facteurs : les paiements réels effectués par le ministre aux prêteurs à l'égard des intérêts et autres frais et la population âgée de 18 à 24 ans d'une province non-participante par rapport au même groupe d'âge des provinces participantes. Le Québec a utilisé cette dernière disposition au cours de l'année de prêt à l'étude.

Elaboration des critères administratifs

La collaboration apportée par les gouvernements des provinces participantes a grandement profité au Régime canadien de prêts aux étudiants. A ces gouvernements revenait une bonne partie des tâches administratives importantes, y compris l'établissement de l'admissibilité de l'étudiant, son besoin de prêt, son statut provincial de résidence relativement à l'émission de certificats d'admissibilité à l'étudiant accepté, ainsi que la désignation des maisons d'enseignement admissibles. Durant la première année de prêt, les fonctionnaires fédéraux et provinciaux chargés de l'administration du Régime ont établi un mode de consultation en vue de mettre

temps, et ceci jusqu'à six mois après l'obtention du diplôme, et aucun remboursement du principal n'est requis au cours de cette période. À l'expiration de ce délai, les prêts sont remboursables en versements mensuels égaux, y compris l'intérêt ($5\frac{3}{4}$ p. 100 annuellement à l'égard des prêts consentis au cours de l'année à l'étude) qui devient alors remboursable par l'emprunteur même. Les remboursements peuvent s'échelonner sur une période de dix ans à compter du jour où l'emprunteur a quitté l'institution d'enseignement, selon le montant de sa dette et ses possibilités de remboursement. Aucune garantie n'est exigée des emprunteurs en vue du remboursement de l'emprunt.

Obligations du gouvernement fédéral

La Loi canadienne sur les prêts aux étudiants engage le Gouvernement à verser au prêteur, à l'égard d'un prêt consenti en vertu de la Loi et du Règlement,

—un intérêt au taux prescrit par le Règlement ($5\frac{1}{2}$ p. 100 l'an au titre de l'année qui fait l'objet de notre examen) alors que les prêts sont librés d'intérêt pour les emprunteurs;

—le plein montant de toute perte subie à l'égard d'un tel prêt;

—advenant la mort de l'emprunteur, le plein montant du principal plus les intérêts courus au moment du décès;

—un droit de recouvrement au cas où le prêteur aurait recouvré au nom du gouvernement un prêt à l'égard duquel une réclamation pour perte aurait été acquittée antérieurement.

Rôle des gouvernements provinciaux

Une province participante peut autoriser des prêts, au titre de toute année de prêt, dont le montant global ne dépasse pas le maximum de sa quote-part de l'en-semble des montants affectés aux prêts par la Loi. En 1966, on a modifié la Loi afin de porter à 58 millions de dollars les fonds de base, disponibles aux fins de prêt au titre de l'année 1965-1966. Les montants de base alloués aux fins de prêt sont répartis entre les provinces dans la même proportion que celle qui existe entre le groupe d'âge de 18 à 24 ans d'une province et le même groupe d'âge dans l'ensemble du Canada. Les montants alloués aux fins de prêt seront accrus tous les ans en proportion de l'augmentation du chiffre de population au Canada du groupe d'âge de 18 à 24 ans. Pour l'année à l'étude, les montants de base alloués sont de 61,442,000 millions de dollars. De plus, la Loi, modifiée, prévoit pour chaque année une somme supplémentaire égale à 20 p. 100 des montants de base alloués aux fins de ces prêts, c'est-à-dire 12,3 millions de dollars pour l'année à l'étude. Ce montant supplémentaire, non relié aux données démographiques provinciales, peut être réparti à la discrétion du ministre des Finances, sur demande d'une province, afin d'augmenter la quote-part de base de cette province. Ce montant discrétionnaire affecté aux prêts a pour but de reconnaître qu'il existe et existera toujours en pratique des différences entre les niveaux relatifs des demandes de prêts d'une province à l'autre, en raison des différences d'une région à l'autre de revenus, de population étudiante, de programmes économiques et autres facteurs similaires.

Troisième rapport annuel

Année de prêt

1er juillet 1966—30 juin 1967

La Loi canadienne sur les prêts aux étudiants est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin une aide financière qui leur permet de poursuivre à plein temps leurs études au niveau postsecondaire. Le présent rapport a trait aux opérations du troisième exercice. En vertu de ce régime, le Gouvernement garantit les prêts consentis par les banques à charte et les caisses populaires désignées à cette fin aux étudiants qui possèdent un certificat d'admissibilité délivré par l'une des provinces participant au régime. Les paiements d'intérêts à l'égard de ces prêts sont effectués par le gouvernement tant que l'étudiant continue ses études à plein temps et jusqu'à six mois après la fin de ses études.

Admissibilité des étudiants

Pour obtenir un certificat d'admissibilité, il faut :

- être citoyen canadien ;
- ou à défaut, posséder le statut d'immigrant accepté et une année de résidence au Canada, et avoir l'intention d'y demeurer après l'obtention du diplôme ;
- être résident d'une province qui délivre des certificats d'admissibilité ;
- avoir atteint un niveau d'études satisfaisant ;
- être inscrit ou être admissible à l'inscription d'un cours d'études postsecondaire à l'une des institutions canadiennes d'enseignement qui sont désignées par les provinces participantes et y entreprendre une année d'études d'au moins vingt-six semaines ;
- être étudiant à plein temps ;
- avoir démontré à l'Administration provinciale autorisée à délivrer des certificats d'admissibilité qu'un prêt est requis afin de pouvoir poursuivre un cours d'études.

Il n'y a pas de limite d'âge pour emprunter en vertu du présent Régime.

Conditions du prêt

Le montant de \$1,000 constitue le prêt maximum qu'on peut consentir à un étudiant au cours d'une même année d'études, et \$5,000 dans l'ensemble de la période de scolarité. Les prêts sont librés d'intérêt tant que l'emprunteur est étudiant à plein

N° de cat.: FI-18/1967

Roger Duhamel, m.s.r.c.
Imprimeur de la Reine et Contrôleur de la Papeterie
Ottawa, 1968

MINISTÈRE DES FINANCES

Rapport annuel
1966-1967

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS



MINISTÈRE DES FINANCES

Rapport annuel
1966-1967

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS



FN

C36

Government
Publications



CANADA STUDENT LOANS PLAN

Annual Report
1967-68



DEPARTMENT OF FINANCE

CAN FN
C36



CANADA STUDENT LOANS PLAN

Annual Report
1967-68

DEPARTMENT OF FINANCE

The Queen's Printer, Ottawa, 1969
Cat. No.: F1-18/1967

CANADA STUDENT LOANS PLAN

Honourable E. J. Benson, P.C., M.P.,
House of Commons,
Ottawa, Ontario.

Dear Mr. Benson:

I have the honour to submit to you the Annual Report of the Canada Student Loans Plan for the loan year ended June 30, 1968.

Yours very truly,

R. B. BRYCE,

Deputy Minister of Finance

Fourth Annual Report

for the Loan Year

July 1, 1967 to June 30, 1968

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. This report covers the fourth year of operations.

Under the Plan the Government guarantees loans made by chartered banks and designated credit unions to students on the basis of Certificates of Eligibility issued by provinces participating in the Plan. The Government carries the cost of interest payments on these loans while the students continue full-time studies and for six months afterwards.

Eligibility of Students

Students may receive a Certificate of Eligibility if they

- are Canadian citizens;
or, if they are not, have landed immigrant status and a year's residence in Canada and intend to remain in Canada upon graduation;
- are resident in a province which issues Certificates of Eligibility;
- have attained a satisfactory scholastic standard;
- are enrolled or qualified to enroll in a post-secondary course of studies at one of the educational institutions designated by the participating provinces for an academic year of not less than twenty-six weeks duration;
- are full-time students;
- have established to the satisfaction of the Provincial Authority empowered to issue Certificates of Eligibility that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the Plan.

Loan Terms

The maximum loan amount that may be authorized to a student is \$1,000 per academic year and \$5,000 in total. The loans are interest free to borrowers while they are full-time students, and for six months thereafter, and no repayments of principal need be made during that time. After the expiry of this period the loans are repayable in equal monthly instalments including interest ($5\frac{3}{4}\%$ per annum on loans made during the year under review) which then also becomes payable by the borrowers themselves. The repayment period may extend up to ten years from the time a borrower leaves the educational institution, depending on the loan amount and his probable ability to repay. No security is required from borrowers for the repayment of these loans.

Obligations of the Federal Government

The Canada Student Loans Act provides for payments by the Government to a lender in connection with a loan made pursuant to the Act and Regulations

- interest at the rate prescribed by Regulations ($5\frac{1}{2}\%$ per annum for the year under review) while the loans are interest free to borrowers;
- the full amount of any loss sustained on such a loan;
- in the event of the death of the borrower the full amount of principal plus interest owing at the time of death;
- a collection fee if the lender has collected for the Government a loan on which a loss claim had been paid previously.

The Role of the Provincial Governments

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Act. This loan provision is allocated among the provinces in the same relationship which the 18–24 year age group in a province bears to the same age group population for Canada as a whole. The loan provision increases each year by the same percentage by which Canada's population in the 18–24 year age group increases. For the year under review, the loan provision was \$66,668,000. In addition, the Act provides each year for a supplementary loan provision equal to 20% of the basic loan provision, i.e. \$13.3 million for the year under review. This supplementary loan provision is not tied to provincial population data and may be allocated on a discretionary basis by the Minister of Finance, upon the application by a province, to supplement that province's basic allocation. This discretionary loan provision was included in the legislation in recognition of the fact that, in practice, there are and will continue to be differences in the relative levels of loan demand from province to province due to differences in regional income patterns, student population and similar factors.

The allocations to the provinces for the year under review, including amounts from the total supplementary allocation of \$13.3 million, were as follows:

| | <i>Basic</i> \$ | <i>Supplementary</i> \$ | <i>Total</i> \$ |
|----------------------------|--------------------|----------------------------|--------------------|
| British Columbia..... | 6,000,000 | 2,250,000 | 8,250,000 |
| Alberta..... | 4,600,000 | 1,823,725 | 6,423,725 |
| Saskatchewan..... | 2,933,000 | 3,047,940 | 5,980,940 |
| Manitoba..... | 3,067,000 | 250,000 | 3,317,000 |
| Ontario..... | 22,333,000 | 1,358,835 | 23,691,835 |
| Quebec..... | 21,001,000 | — | 21,001,000 |
| New Brunswick..... | 2,067,000 | 2,152,445 | 4,219,445 |
| Nova Scotia..... | 2,467,000 | 2,050,000 | 4,517,000 |
| Prince Edward Island..... | 333,000 | 400,000 | 733,000 |
| Newfoundland..... | 1,733,000 | — | 1,733,000 |
| Yukon..... | 67,000 | — | 67,000 |
| Northwest Territories..... | 67,000 | — | 67,000 |
| Total..... | 66,668,000 | 13,332,945 | 80,000,945 |

The Province of Quebec did not participate in the Plan. The aggregate of provincial allocations to participating provinces, from the basic loan provision, thus amounted to \$45.7 million.

The Act provides an alternative payment to any province that does not participate in the Canada Student Loans Plan if the Government of that province has advised the Minister that it wishes to rely entirely on its own student assistance plan. The alternative payment made to such a province by the Government of Canada is based upon two factors: the actual payments by the Minister to lenders for interest and other charges, and the population aged 18-24 in a non-participating province relative to the size of the same age group in participating provinces. The Province of Quebec made use of this provision during the loan year under review.

Development of Administrative Criteria

The Canada Student Loans Plan has benefitted greatly from the cooperation afforded by the governments of the participating provinces. Provincial governments are responsible for much of the important administrative work involved including the determination of the eligibility of individual students, their individual need for a loan, provincial residence status in connection with the issue of Certificates of Eligibility to qualifying students, and the designation of the educational institutions to be covered. During the first loan year federal and provincial officials responsible for the administration of the Plan established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree

of uniformity in administrative practices. These criteria were applied during subsequent loan years, and the group of officials having developed these criteria has continued to work towards the further improvement of the procedures being followed.

Although the Province of Quebec has its own student assistance program and does not participate in the Canada Student Loans Plan, representatives of all provinces, including Quebec, participated in the consultative procedures mentioned above, thereby assuring maximum co-ordination in the development and application of student loan facilities throughout Canada.

The Role of Lenders

The chartered banks and credit unions designated for the purposes of the Plan as lenders continue to extend their co-operation in the provision of the financing and administration of the Canada Student Loans Plan. They made some 95,000 loans for a total amount of approximately \$56.5 million. Lending operations under this legislation have not been confined to lenders located in cities. Bank branches and credit unions in rural areas have participated as well.

Review of Operations During the Loan Year

During the fourth loan year, a total of 90,371 students received 96,232 Certificates of Eligibility issued by participating provinces. The total value of loans authorized by these Certificates was \$57,889,810. Of these, students negotiated 94,758 Certificates to obtain a total of \$56,510,124 in loans from banks and credit unions. A small proportion of the students did not use their Certificates, or drew less than the authorized amount. The provinces in some instances issued more than one Certificate to cover a student's needs during the year.

Since inception, about 142,000 students had taken out student loans. By the end of the fourth year, a growing number of these borrowers had ceased to be students and had become responsible for regular payments of principal and interest. As of June 30, 1968, about 66,400 borrowers were in this category. A very large majority of these borrowers take a mature and responsible attitude towards their repayment obligations. About 93% were meeting their obligations on a regular basis. About 3.5% had encountered difficulties in meeting their regular payments due to a variety of extenuating circumstances. In most of these instances, the borrowers were in ill health or had encountered difficulties in obtaining steady employment because they had not completed their education program. For situations such as these, the Regulations permit a considerable degree of flexibility for the revision of repayment terms, and consultations between lender and borrower invariably resulted in satisfactory arrangements to tide the borrowers over their difficulties.

A few borrowers, about 3.5% of those now responsible for their repayment obligations, tried to avoid their responsibilities, either by refusing to enter into a consolidated loan agreement, or by moving without advising the lender of their new address. In all of these cases action has been initiated as appropriate in the particular circumstances. This includes legal action where the borrower's present address is known, and the use of tracing procedures where it is not.

Results during the year under review compare with those during the previous years of operations as follows:

CERTIFICATES ISSUED BY PARTICIPATING PROVINCES

| <u>Loan Year</u> | <u>Value</u> | <u>No. of Students Assisted</u> |
|------------------|---------------------|---|
| 1964-65..... | \$26.7 million..... | 42,113 |
| 1965-66..... | \$36.0 million..... | 51,272 |
| 1966-67..... | \$41.1 million..... | 63,243 |
| 1967-68..... | \$57.9 million..... | 90,371 |

Details of operational results during 1967-68 are contained in Tables A, B and C appended to this Report.

Statutory Payments

The following disbursements were made and recoveries received pursuant to this Act during the loan year:

| | |
|---|------------------------|
| —Interest payments to lenders on behalf of students (Section 6)..... | \$ 4,936,456.46 |
| —Loss Claims (Section 7)..... | 210,436.67 |
| —Death Claims (Section 8)..... | 93,484.86 |
| —Collection Fee (Section 9)..... | 983.35 |
| —Recoveries (Section 20)..... | 9,675.34 (Cr) |
| Total..... | \$ 5,231,686.00 |

In respect of the year under review, the amount of the alternative payment to Quebec as a non-participating province was \$2,402,552.

Statistical Information

Tables 1 to 4 appended to this Report contain statistical information on educational institutions attended by student borrowers during the loan year, the degrees sought by these students and information as to age, sex and marital status.

74,909 students, or approximately 79 per cent of all student borrowers, attended universities. A total of 2,287 attended universities in other countries, mainly in the United States. There were 3,017 student borrowers at non-university teacher training institutions, 10,016 in vocational and technical training institutions and 6,816 in other non-university post-secondary institutions.

Approximately 97 per cent of the student borrowers were in undergraduate or equivalent courses, with the remainder seeking a graduate degree. Nearly 89 per cent of those pursuing an undergraduate degree, or its equivalent, attended an institution located in their home province. Of those pursuing a degree at the Master's level, 70 per cent studied in their home provinces as did 49 per cent of the Ph.D students.

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Results of Operations

TABLE A
Certificates of Eligibility Issued, Negotiated and the
Number of Students Issued Certificates in Each Participating Province

| Issuing Province | Provincial Allocation | Certificates Issued | | Certificates Negotiated | | No. of Students Issued Certificates |
|---------------------------|---------------------------|---------------------|---------|-------------------------|---------|-------------------------------------|
| | | Face Value | Number | Face Value | Number | |
| | \$ | \$ | | \$ | | |
| British Columbia..... | 6,000,000 2,250,000* | 8,037,053 | 11,434 | 8,004,078 | 11,270 | 11,434 |
| | 8,250,000 | | | | | |
| Alberta..... | 4,600,000 1,823,725* | 6,423,725 | 11,152 | 6,287,250 | 10,716 | 10,504 |
| | 6,423,725 | | | | | |
| Saskatchewan..... | 2,933,000 3,047,940* | 5,980,940 | 7,862 | 5,790,710 | 7,726 | 7,377 |
| | 5,980,940 | | | | | |
| Manitoba..... | 3,067,000 250,000* | 3,244,990 | 4,768 | 3,201,750 | 4,694 | 4,604 |
| | 3,317,000 | | | | | |
| Ontario..... | 22,333,000 1,358,835* | 23,691,835 | 45,652 | 23,566,013 | 45,225 | 42,185 |
| | 23,691,835 | | | | | |
| New Brunswick..... | 2,067,000 2,152,445* | 4,219,445 | 5,811 | 4,200,847 | 5,766 | 5,524 |
| | 4,219,445 | | | | | |
| Nova Scotia..... | 2,467,000 2,050,000* | 4,404,309 | 6,539 | 4,346,271 | 6,387 | 5,963 |
| | 4,517,000 | | | | | |
| Prince Edward Island..... | 333,000 400,000* | 724,290 | 979 | 721,700 | 969 | 935 |
| | 733,000 | | | | | |
| Newfoundland..... | 1,733,000 | 1,143,565 | 2,008 | 1,123,108 | 1,980 | 1,819 |
| Northwest Territories... | 67,000 | 6,808 | 11 | 6,808 | 11 | 11 |
| Yukon..... | 67,000 | 12,850 | 16 | 12,350 | 14 | 15 |
| TOTAL..... | 45,667,000 13,332,945* | 57,889,810 | 96,232† | 57,260,885 | 94,758† | 90,371† |
| | 58,999,945 | | | | | |

*Supplementary allocation Pursuant to Section 11 of the Act.

†The figures for 'certificates issued', 'certificates negotiated' and 'number of students issued certificates' vary because some students were issued more than one certificate and/or did not negotiate some or all of their certificates.

TABLE B
Value of Loans Outstanding as at June 30, 1968

| Lending Institution | Loans Outstanding In | | Total |
|----------------------|---|--|-------------|
| | CLASS A (Government paying interest) | CLASS B (Borrowers paying interest) | |
| | \$ | \$ | \$ |
| Chartered Banks..... | 102,042,586 | 31,273,770 | 133,316,356 |
| Credit Unions..... | 1,443,316 | 390,548 | 1,833,864 |
| Total..... | 103,485,902 | 31,664,318 | 135,150,220 |

TABLE C
Number and Amount of Loans made by Lenders

| Province Where Lender* is Located | Chartered Bank | | | | | | | | | | Credit Unions | | Total All Lenders | |
|-----------------------------------|------------------------------------|------------|--------------------------|------------|------------------|------------|-------------------------|-----------|---------------------------|-----------|---------------|----------|-------------------|------------|
| | Canadian Imperial Bank of Commerce | | The Royal Bank of Canada | | Bank of Montreal | | The Bank of Nova Scotia | | The Toronto-Dominion Bank | | Other Banks | | Total All Banks | |
| | No. | Amount** | No. | Amount** | No. | Amount** | No. | Amount** | No. | Amount** | No. | Amount** | No. | Amount** |
| | | \$ | | \$ | | \$ | | \$ | | \$ | | \$ | | \$ |
| British Columbia..... | 2,286 | 1,592,348 | 1,512 | 1,018,374 | 4,977 | 3,449,464 | 2,155 | 1,474,334 | 489 | 322,072 | — | — | 11,419 | 7,856,592 |
| Alberta..... | 3,443 | 1,943,429 | 1,788 | 1,056,262 | 3,344 | 1,913,291 | 720 | 408,074 | 1,379 | 821,518 | — | — | 10,674 | 6,142,574 |
| Saskatchewan..... | 1,221 | 881,847 | 2,999 | 2,192,137 | 1,087 | 779,036 | 469 | 335,593 | 488 | 347,054 | — | — | 6,264 | 4,535,667 |
| Manitoba..... | 735 | 485,207 | 1,018 | 688,187 | 2,079 | 1,379,348 | 333 | 218,282 | 477 | 296,614 | 48 | 30,620 | 4,690 | 3,098,258 |
| Ontario..... | 13,121 | 6,900,877 | 8,773 | 4,658,026 | 10,099 | 5,257,481 | 5,508 | 2,898,684 | 6,870 | 3,575,528 | 397 | 206,213 | 44,768 | 23,496,809 |
| Quebec..... | 134 | 86,875 | 188 | 132,365 | 311 | 213,646 | 69 | 48,067 | 29 | 18,485 | 38 | 29,890 | 769 | 529,328 |
| New Brunswick..... | 524 | 371,407 | 886 | 607,588 | 2,576 | 1,863,306 | 963 | 647,908 | 62 | 40,665 | 691 | 476,000 | 5,702 | 4,006,874 |
| Nova Scotia..... | 1,102 | 727,803 | 2,954 | 1,979,223 | 1,076 | 737,984 | 1,400 | 950,773 | 46 | 26,873 | — | — | 6,578 | 4,422,656 |
| Prince Edward Island..... | 166 | 123,060 | 273 | 179,753 | 128 | 84,755 | 192 | 144,850 | 26 | 15,145 | 50 | 37,200 | 835 | 584,763 |
| Newfoundland..... | 98 | 50,653 | 141 | 76,300 | 1,185 | 620,544 | 395 | 209,153 | — | — | — | — | 1,819 | 956,650 |
| TOTALS..... | 22,830 | 13,163,506 | 20,532 | 12,588,215 | 26,862 | 16,298,855 | 12,204 | 7,335,718 | 9,866 | 5,463,954 | 1,224 | 779,923 | 93,518 | 55,630,171 |
| | | | | | | | | | | | | | 1,240 | 879,953 |
| | | | | | | | | | | | | | | 94,758 |
| | | | | | | | | | | | | | | 56,510 |
| | | | | | | | | | | | | | | 124 |

*In the case of chartered banks, where branch is located.

**Actual amount advanced against certificates.

TABLE 1

Distribution of Certificates, by Educational Institution Attended

| Institutions | Undergraduate* or Equivalent | | | Graduate Degrees | | | | Total | |
|--|------------------------------------|------------|----|------------------|-----------|-----------|----------|--------|------------|
| | | | | Masters | | Doctorate | | | |
| | No. | Amount** | \$ | No. | Amount** | No. | Amount** | No. | Amount** |
| University of British Columbia..... | 5,619 | 3,927,975 | | 238 | 176,029 | 45 | 36,280 | 5,902 | 4,140,284 |
| University of Victoria..... | 1,063 | 724,676 | | 13 | 9,690 | 1 | 1,000 | 1,077 | 735,366 |
| Simon Fraser University..... | 2,612 | 1,747,659 | | 71 | 50,034 | 10 | 6,124 | 2,693 | 1,803,817 |
| University of Alberta..... | 5,441 | 2,980,761 | | 112 | 72,310 | 39 | 26,615 | 5,592 | 3,079,686 |
| University of Saskatchewan..... | 5,970 | 4,331,892 | | 60 | 44,414 | 12 | 8,235 | 6,042 | 4,384,541 |
| University of Manitoba..... | 3,285 | 2,155,726 | | 102 | 69,810 | 10 | 7,075 | 3,397 | 2,232,611 |
| University of Western Ontario..... | 3,569 | 1,873,572 | | 259 | 159,866 | 12 | 7,800 | 3,840 | 2,041,238 |
| University of Waterloo..... | 3,236 | 1,550,481 | | 110 | 55,040 | 24 | 13,710 | 3,370 | 1,619,231 |
| McMaster University..... | 1,972 | 1,010,394 | | 83 | 44,905 | 8 | 5,570 | 2,063 | 1,060,869 |
| University of Toronto..... | 7,196 | 3,741,735 | | 309 | 181,516 | 68 | 41,927 | 7,973 | 3,965,178 |
| Queen's University..... | 2,123 | 1,163,096 | | 62 | 34,070 | 14 | 7,360 | 2,199 | 1,204,526 |
| University of Ottawa..... | 1,446 | 795,196 | | 80 | 46,455 | 13 | 6,325 | 1,539 | 847,976 |
| Carleton University..... | 1,806 | 979,515 | | 78 | 45,230 | 2 | 1,110 | 1,886 | 1,025,855 |
| University of Windsor..... | 1,362 | 727,025 | | 87 | 47,810 | 7 | 3,800 | 1,456 | 778,635 |
| McGill University (Including Macdonald College)..... | 1,411 | 275,752 | | 45 | 28,565 | 5 | 4,200 | 461 | 308,517 |
| Sir George Williams University..... | 122 | 85,285 | | 4 | 2,030 | — | — | 126 | 87,315 |
| University of New Brunswick..... | 1,813 | 1,260,148 | | 57 | 34,907 | 8 | 5,240 | 1,878 | 1,300,295 |
| Dalhousie University..... | 1,304 | 895,404 | | 55 | 33,863 | 11 | 9,188 | 1,370 | 938,455 |
| Memorial University..... | 1,576 | 834,568 | | 11 | 6,454 | 1 | 654 | 1,588 | 841,676 |
| Other Universities in Canada..... | 18,200 | 10,698,610 | | 323 | 216,271 | 47 | 27,590 | 18,570 | 10,942,471 |
| Sub-Total—Universities in Canada..... | 70,126 | 41,759,470 | | 2,159 | 1,359,269 | 337 | 219,803 | 72,622 | 43,338,542 |
| Universities in—The United States..... | 1,571 | 1,328,341 | | 322 | 281,926 | 176 | 148,549 | 2,069 | 1,758,816 |
| The United Kingdom..... | 36 | 31,075 | | 45 | 37,260 | 63 | 52,131 | 144 | 120,466 |
| Europe..... | 35 | 30,519 | | 10 | 8,350 | 14 | 12,450 | 59 | 51,319 |
| Rest of the World..... | 9 | 8,230 | | 2 | 2,000 | 4 | 3,450 | 15 | 13,680 |
| Sub-Total—Universities Outside Canada..... | 1,651 | 1,398,165 | | 379 | 329,536 | 257 | 216,580 | 2,287 | 1,944,281 |
| Sub-Total—All Universities..... | 71,777 | 43,157,635 | | 2,538 | 1,688,805 | 594 | 436,383 | 74,909 | 45,282,823 |
| Teacher Training Institutions..... | 3,017 | 1,836,293 | | — | — | — | — | 3,017 | 1,836,293 |
| Vocational and Technical Training Institutions..... | 10,016 | 5,589,011 | | — | — | — | — | 10,016 | 5,589,011 |
| Other Post-Secondary Institutions and Courses..... | 6,816 | 3,801,997 | | — | — | — | — | 6,816 | 3,801,997 |
| Sub-Total—Other Than Universities..... | 19,849 | 11,227,301 | | — | — | — | — | 19,849 | 11,227,301 |
| Total—All Institutions..... | 91,626 | 54,384,936 | | 2,538 | 1,688,805 | 594 | 436,383 | 94,758 | 56,510,124 |

*Including second and professional degrees.

**Actual amount advanced against certificates.

TABLE 2
Distribution of Certificates, by Type of Educational Institution Attended

| Location of Educational Institution Attended | Universities | | | | | | | | Post-Secondary Institutions Other Than Universities | | | | Total for Province | | | |
|--|------------------------------|-----------|--------------------------|----------|-----------|-------|--------------------|--------|---|-----------------|--------------------|--------------------------|--------------------|-------|--------|--------|
| | Undergraduate Degrees* | | | | | | | | | | | | | | | |
| | Arts Science and Engineering | Education | Commerce Business Admin. | Medicine | Dentistry | Law | Other Univ. Degree | Total | Master's Level | Doctorate Level | Teachers' Training | Technical and Vocational | | Other | Total | |
| British Columbia..... | 5,625 | 1,630 | 517 | 145 | 9 | 233 | 1,415 | 9,574 | 328 | 58 | 386 | 3 | 665 | 540 | 1,208 | 11,168 |
| Alberta..... | 3,740 | 2,452 | 495 | 213 | 114 | 127 | 444 | 7,585 | 164 | 46 | 210 | 2 | 1,637 | 516 | 2,155 | 9,950 |
| Saskatchewan..... | 2,916 | 1,821 | 394 | 43 | 1 | 75 | 735 | 5,985 | 61 | 12 | 73 | 4 | 424 | 455 | 883 | 6,941 |
| Manitoba..... | 2,549 | 31 | 101 | 79 | 13 | 60 | 929 | 3,762 | 103 | 10 | 113 | 6 | 323 | 307 | 636 | 4,511 |
| Ontario..... | 24,568 | 30 | 758 | 926 | 350 | 1,190 | 3,974 | 31,796 | 1,213 | 180 | 1,393 | 1,622 | 6,072 | 2,555 | 10,249 | 43,438 |
| Quebec..... | 480 | 9 | 36 | 31 | 24 | 4 | 136 | 720 | 82 | 10 | 92 | 9 | 16 | 127 | 152 | 964 |
| New Brunswick..... | 2,815 | 100 | 278 | 8 | 1 | 25 | 484 | 3,711 | 123 | 9 | 132 | 866 | 363 | 669 | 1,898 | 5,741 |
| Nova Scotia..... | 3,101 | 157 | 565 | 159 | 50 | 125 | 506 | 4,663 | 73 | 11 | 84 | 500 | 287 | 837 | 1,624 | 6,371 |
| Prince Edward Island..... | 570 | 9 | 36 | 2 | 1 | — | 131 | 749 | — | — | — | — | — | 48 | 48 | 797 |
| Newfoundland..... | 1,240 | 109 | 119 | 2 | 2 | 1 | 108 | 1,581 | 11 | 1 | 12 | — | 164 | 23 | 187 | 1,780 |
| United States..... | 1,180 | 70 | 51 | 10 | 15 | 2 | 243 | 1,571 | 322 | 176 | 498 | 4 | 55 | 700 | 759 | 2,828 |
| United Kingdom..... | 11 | — | — | 2 | — | 2 | 21 | 36 | 45 | 63 | 108 | 1 | 7 | 25 | 33 | 177 |
| Others..... | 12 | 1 | — | 2 | — | — | 29 | 44 | 13 | 18 | 31 | — | 3 | 14 | 17 | 92 |
| TOTAL | 48,807 | 6,419 | 3,350 | 1,622 | 580 | 1,844 | 9,155 | 71,777 | 2,538 | 594 | 3,132 | 3,017 | 10,016 | 6,816 | 19,849 | 94,758 |

*Including second and professional degrees.

TABLE 3

Distribution of Certificates by Province of Issue, Location of Institution Attended and Level of Study

| Institution in————→ | British Columbia | | | | Alberta | | | | Saskatchewan | | | | Manitoba | | | | Ontario | | | | Quebec | | | | New Brunswick | | | |
|---------------------------|---------------------------|--------------------------------|--------------------------------|----------|--------------------------------|--------------------------------|----------|--------------------------------|--------------------------------|--------------|--------------------------------|--------------------------------|----------|--------------------------------|--------------------------------|----------|--------------------------------|--------------------------------|----------|--------------------------------|--------------------------------|----------|-----------|-----------|---------------|-----------|-----------|-----------|
| | Graduate | | Undergraduate or Equivalent | Masters | Graduate | Undergraduate or Equivalent | Masters | Graduate | Undergraduate or Equivalent | Masters | Graduate | Undergraduate or Equivalent | Masters | Graduate | Undergraduate or Equivalent | Masters | Graduate | Undergraduate or Equivalent | Masters | Graduate | Undergraduate or Equivalent | Masters | Graduate | | | | | |
| | Masters | Doctorate | | | | | | | | | | | | | | | | | | | | | | Doctorate | Doctorate | Doctorate | Doctorate | Doctorate |
| Issuing Province ↓ | British Columbia..... | 10,241 | 260 | 57 | 135 | 2 | 1 | 19 | — | — | 22 | — | — | — | 93 | 29 | 8 | 38 | 8 | 2 | 1 | 1 | — | 1 | | | | |
| | Alberta..... | 226 | 22 | — | 9,155 | 145 | 41 | 74 | 3 | 3 | 51 | — | 1 | — | 136 | 31 | 3 | 62 | 3 | — | 3 | 2 | — | 2 | | | | |
| | Saskatchewan..... | 70 | 9 | — | 288 | 5 | 2 | 6,715 | 54 | 10 | 180 | 4 | — | — | 143 | 19 | — | 45 | 3 | — | 1 | — | — | | | | | |
| | Manitoba..... | 55 | 6 | — | 40 | 3 | — | 37 | 1 | — | 3,974 | 92 | 9 | — | 111 | 34 | 3 | 28 | 1 | 2 | 4 | — | — | | | | | |
| | Ontario..... | 166 | 28 | — | 93 | 6 | 2 | 19 | 2 | 2 | 153 | 6 | — | — | 41,218 | 1,070 | 157 | 405 | 47 | 3 | 168 | — | 12 | | | | | |
| | New Brunswick..... | 9 | 1 | 1 | 8 | — | — | 1 | 1 | — | 8 | 1 | — | — | 106 | 12 | 4 | 198 | 13 | 1 | 4,667 | 94 | 6 | | | | | |
| | Nova Scotia..... | 8 | 1 | — | 10 | 2 | — | 1 | — | — | 9 | — | — | — | 181 | 14 | 3 | 64 | 6 | — | 646 | — | — | | | | | |
| | Prince Edward Island..... | 1 | 1 | — | 3 | 1 | — | 1 | — | — | — | — | — | — | 25 | 1 | 1 | 19 | 1 | 1 | 94 | 2 | — | | | | | |
| | Newfoundland..... | — | — | — | 1 | 1 | — | — | — | — | — | — | — | — | 30 | 3 | 2 | 12 | — | — | 24 | — | — | | | | | |
| | Yukon and N.W.T..... | 6 | — | — | 7 | — | — | 2 | — | — | 1 | — | — | — | 2 | — | — | 1 | — | — | 1 | — | — | | | | | |
| | TOTAL..... | 10,782 | 328 | 58 | 9,740 | 164 | 46 | 6,868 | 61 | 12 | 4,398 | 103 | 10 | 180 | 42,045 | 1,213 | 180 | 872 | 82 | 10 | 5,609 | 123 | 9 | 9 | | | | |
| | Institution in————→ | Nova Scotia | | | | Prince Edward I. | | | | Newfoundland | | | | United States | | | | United Kingdom | | | | Others | | | | Total | | |
| Graduate | | Undergraduate or Equivalent | Masters | Graduate | Undergraduate or Equivalent | Masters | Graduate | Undergraduate or Equivalent | Masters | Graduate | Undergraduate or Equivalent | Masters | Graduate | Undergraduate or Equivalent | Masters | Graduate | Undergraduate or Equivalent | Masters | Graduate | Undergraduate or Equivalent | Masters | Graduate | | | | | | |
| Masters | | | | | | | | | | | | | | | | | | | | | | | Doctorate | Doctorate | Doctorate | Doctorate | Doctorate | Doctorate |
| British Columbia..... | | 10 | — | — | — | — | — | 1 | — | — | 194 | 58 | 50 | 14 | 5 | 11 | 6 | 1 | 3 | 10,774 | 363 | 133 | — | — | | | | |
| Alberta..... | | 9 | 1 | — | — | — | — | 2 | — | — | 621 | 69 | 25 | 6 | 2 | 11 | 8 | 1 | 2 | 10,354 | 279 | 83 | — | — | | | | |
| Saskatchewan..... | | 5 | 1 | — | — | — | — | — | — | — | 130 | 18 | 10 | 2 | 2 | 4 | 4 | — | 2 | 7,583 | 115 | 28 | — | — | | | | |
| Manitoba..... | | 6 | — | — | — | — | — | — | — | — | 221 | 29 | 17 | 8 | 4 | 1 | 8 | — | — | 4,492 | 170 | 32 | — | — | | | | |
| Ontario..... | | 261 | 3 | — | 28 | — | — | 11 | 1 | — | 1,064 | 109 | 58 | 33 | 28 | 28 | 27 | 8 | 7 | 43,646 | 1,320 | 259 | — | — | | | | |
| New Brunswick..... | | 494 | 8 | 2 | 37 | — | — | 3 | — | — | 55 | 19 | 7 | 3 | 3 | 2 | 4 | — | 3 | 5,591 | 149 | 26 | — | — | | | | |
| Nova Scotia..... | | 5,253 | 5 | 9 | 31 | — | — | 12 | — | — | 33 | 16 | 8 | 3 | 3 | 3 | 2 | 1 | 1 | 6,252 | 111 | 24 | — | — | | | | |
| Prince Edward Island..... | | 111 | 5 | — | 699 | — | — | 2 | 2 | — | 2 | 2 | — | — | — | — | — | 2 | 1 | 955 | 13 | 1 | — | — | | | | |
| Newfoundland..... | | 138 | — | — | 1 | — | — | 1,739 | 10 | 1 | 7 | 3 | 1 | — | — | — | — | 1 | — | 1,955 | 17 | 8 | — | — | | | | |
| Yukon and N.W.T..... | — | — | — | — | — | — | — | — | — | 4 | — | — | — | 1 | — | — | — | — | 24 | 1 | — | — | — | | | | | |
| TOTAL..... | 6,287 | 73 | 11 | 797 | — | — | 1,768 | 11 | 1 | 2,331 | 323 | 176 | 69 | 45 | 63 | 60 | 12 | 18 | 91,626 | 2,538 | 594 | — | — | | | | | |

Distribution of Certificates, by Age and Level of Study, Sex and Marital Status

| Age in Years | Under 18 | 18 | 19 | | 20 | | 21 | | | 22 | |
|--|-----------------------------|-----------------------------|-----------------------------|-----------|-----------------------------|-----------|-----------------------------|------------|-----------|-----------------------------|------------|
| Location of Educational Institution Attended | Undergraduate or Equivalent | Undergraduate or Equivalent | Undergraduate or Equivalent | Graduate | Undergraduate or Equivalent | Graduate | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate |
| | | | | | | | | Masters | Doctorate | | |
| British Columbia..... | 36 | 653 | 1,393 | 4 | 1,728 | 4 | 1,904 | 10 | 6 | 1,495 | 27 |
| Alberta..... | 45 | 856 | 1,708 | 2 | 1,829 | — | 1,768 | 10 | 3 | 1,115 | 19 |
| Saskatchewan..... | 28 | 734 | 1,379 | 1 | 1,421 | — | 1,205 | 3 | 3 | 730 | 5 |
| Manitoba..... | 12 | 340 | 726 | 1 | 908 | — | 834 | 14 | — | 512 | 14 |
| Ontario..... | 95 | 1,461 | 5,403 | 8 | 7,999 | 14 | 9,007 | 56 | 14 | 6,467 | 166 |
| Quebec..... | 7 | 39 | 100 | 2 | 137 | — | 146 | 10 | 1 | 137 | 13 |
| New Brunswick..... | 59 | 682 | 1,349 | 5 | 1,283 | 5 | 987 | 6 | — | 509 | 21 |
| Nova Scotia..... | 63 | 547 | 1,298 | 1 | 1,405 | 1 | 1,125 | 2 | 1 | 615 | 9 |
| Prince Edward Island..... | 12 | 93 | 174 | — | 175 | — | 147 | — | — | 86 | — |
| Newfoundland..... | 197 | 358 | 321 | 2 | 276 | — | 210 | — | 1 | 135 | — |
| United States..... | 3 | 70 | 193 | 2 | 315 | 3 | 388 | 10 | 4 | 322 | 24 |
| United Kingdom..... | — | 1 | 2 | — | 3 | — | 5 | 2 | — | 5 | 1 |
| Others..... | 1 | — | 1 | — | 2 | — | 7 | 1 | 1 | 12 | 2 |
| TOTAL..... | 558 | 5,834 | 14,047 | 28 | 17,481 | 27 | 17,733 | 124 | 34 | 12,140 | 301 |
| Male Single..... | 234 | 2,700 | 7,119 | 17 | 10,325 | 17 | 11,723 | 79 | 28 | 8,565 | 175 |
| Married..... | 2 | 3 | 53 | — | 197 | — | 547 | 4 | 3 | 719 | 23 |
| Female Single..... | 321 | 3,123 | 6,819 | 11 | 6,790 | 9 | 5,198 | 39 | 3 | 2,643 | 96 |
| Married..... | 1 | 8 | 56 | — | 169 | 1 | 265 | 2 | — | 213 | 7 |
| TOTAL Single..... | 555 | 5,823 | 13,938 | 28 | 17,115 | 26 | 16,921 | 118 | 31 | 11,208 | 271 |
| Married..... | 3 | 11 | 109 | — | 366 | 1 | 812 | 6 | 3 | 932 | 30 |

| 23 | | | 24 | | | 25-29 | | | 30-34 | | | 35 and Over | | | Totals | | | |
|-----------------------------------|----------|-----------|-----------------------------------|----------|-----------|-----------------------------------|----------|-----------|-----------------------------------|----------|-----------|-----------------------------------|----------|-----------|-----------------------------------|----------|-----------|-----------------------|
| Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Accumulative Total |
| | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | |
| 972 | 54 | 4 | 717 | 55 | 3 | 1,294 | 104 | 26 | 287 | 38 | 7 | 303 | 32 | 12 | 10,782 | 328 | 58 | 11,168 |
| 738 | 13 | — | 477 | 14 | 4 | 817 | 56 | 15 | 196 | 30 | 11 | 191 | 20 | 13 | 9,740 | 164 | 46 | 9,950 |
| 426 | 14 | — | 282 | 7 | 1 | 482 | 20 | 5 | 99 | 6 | 2 | 82 | 5 | 1 | 6,868 | 61 | 12 | 6,941 |
| 322 | 22 | — | 241 | 12 | 1 | 388 | 28 | 7 | 61 | 5 | 1 | 54 | 7 | — | 4,398 | 103 | 10 | 4,511 |
| 270 | 208 | 9 | 2,651 | 207 | 23 | 3,599 | 405 | 72 | 629 | 98 | 36 | 464 | 51 | 19 | 42,045 | 1,213 | 180 | 43,438 |
| 89 | 11 | 2 | 72 | 12 | — | 122 | 28 | 2 | 13 | 5 | 2 | 10 | 1 | 2 | 872 | 82 | 10 | 964 |
| 264 | 24 | 1 | 177 | 19 | 2 | 237 | 33 | 3 | 41 | 6 | 1 | 21 | 4 | 1 | 5,609 | 123 | 9 | 5,741 |
| 410 | 21 | 1 | 262 | 13 | 2 | 441 | 21 | 4 | 68 | 3 | 3 | 53 | 2 | — | 6,287 | 73 | 11 | 6,371 |
| 44 | — | — | 20 | — | — | 37 | — | — | 8 | — | — | 1 | — | — | 797 | — | — | 797 |
| 80 | — | — | 56 | 2 | — | 100 | 4 | — | 16 | 2 | — | 19 | 1 | — | 1,768 | 11 | 1 | 1,780 |
| 262 | 46 | 4 | 233 | 39 | 11 | 437 | 139 | 82 | 74 | 37 | 45 | 33 | 22 | 28 | 2,330 | 322 | 176 | 2,828 |
| 6 | 12 | 4 | 7 | 13 | 10 | 32 | 13 | 36 | 6 | 3 | 9 | 2 | 1 | 3 | 69 | 45 | 63 | 177 |
| 5 | 3 | — | 6 | 4 | 1 | 15 | 1 | 10 | 8 | 1 | 5 | 4 | 1 | 1 | 61 | 13 | 18 | 92 |
| ,888 | 428 | 25 | 5,201 | 397 | 58 | 8,001 | 852 | 262 | 1,506 | 234 | 122 | 1,237 | 147 | 80 | 91,626 | 2,538 | 594 | 94,758 |
| ,775 | 278 | 9 | 3,586 | 237 | 33 | 4,294 | 376 | 83 | 395 | 44 | 20 | 155 | 16 | 9 | 54,871 | 1,239 | 192 | 56,302 |
| 873 | 62 | 14 | 980 | 90 | 19 | 2,662 | 371 | 168 | 806 | 164 | 98 | 625 | 96 | 62 | 7,467 | 810 | 366 | 8,643 |
| ,072 | 75 | 2 | 523 | 59 | 2 | 730 | 65 | 7 | 139 | 13 | 1 | 124 | 15 | 4 | 27,482 | 382 | 20 | 27,884 |
| 168 | 13 | — | 112 | 11 | 4 | 315 | 40 | 4 | 166 | 13 | 3 | 333 | 20 | 5 | 1,806 | 107 | 16 | 1,929 |
| ,847 | 353 | 11 | 4,109 | 296 | 35 | 5,024 | 441 | 90 | 534 | 57 | 21 | 279 | 31 | 13 | 82,353 | 1,621 | 212 | 84,186 |
| ,041 | 75 | 14 | 1,092 | 101 | 23 | 2,977 | 411 | 172 | 972 | 177 | 101 | 958 | 116 | 67 | 9,273 | 917 | 382 | 10,572 |

| 23 ans | Maitrise | | Baccalauréat ou équivalent | 24 ans | Maitrise | | Baccalauréat ou équivalent | 25-29 ans | Maitrise | | Baccalauréat ou équivalent | 30-34 ans | Maitrise | | Baccalauréat ou équivalent | 35 ans et plus | Total | | | | | |
|--------|----------|----|----------------------------|--------|----------|-------|----------------------------|-----------|----------|-------|----------------------------|-----------|----------|-----|----------------------------|----------------|-------|--------|--------|-------|--------|--------|
| | Diplôme | | | | Diplôme | | | | Diplôme | | | | Diplôme | | | | | | | | | |
| 972 | 54 | 4 | 738 | 13 | — | 477 | 717 | 55 | 3 | 1,294 | 104 | 26 | 287 | 38 | 7 | 303 | 32 | 12 | 10,782 | 328 | 58 | 11,168 |
| 426 | 14 | — | 738 | 13 | — | 282 | 7 | 1 | 482 | 20 | 56 | 15 | 196 | 30 | 11 | 191 | 20 | 13 | 9,740 | 164 | 46 | 9,950 |
| 322 | 22 | — | 426 | 14 | — | 241 | 12 | 1 | 388 | 28 | 72 | 7 | 61 | 5 | 1 | 54 | 7 | — | 4,398 | 103 | 10 | 4,511 |
| 4,270 | 208 | 9 | 4,270 | 208 | 9 | 2,651 | 207 | 23 | 3,599 | 405 | 72 | 19 | 629 | 98 | 36 | 464 | 51 | 19 | 42,045 | 1,213 | 180 | 43,438 |
| 89 | 11 | 2 | 89 | 11 | 2 | 72 | 12 | — | — | 28 | 2 | 13 | 13 | 5 | 2 | 10 | 1 | 2 | 872 | 82 | 10 | 964 |
| 264 | 24 | 1 | 264 | 24 | 1 | 177 | 19 | 2 | 237 | 33 | 28 | 3 | 41 | 6 | 1 | 21 | 4 | 1 | 5,609 | 123 | 9 | 5,741 |
| 410 | 21 | 1 | 410 | 21 | 1 | 262 | 13 | 2 | 441 | 21 | 4 | 68 | 68 | 3 | 3 | 53 | 2 | — | 6,287 | 73 | 11 | 6,371 |
| 44 | — | — | 44 | — | — | 20 | — | — | 37 | — | — | 8 | — | — | — | 1 | — | — | 797 | — | — | 797 |
| 80 | — | — | 80 | — | — | 56 | 2 | — | 100 | 4 | — | 16 | 16 | 2 | — | 19 | 1 | — | 1,768 | 11 | 1 | 1,780 |
| 262 | 46 | 4 | 262 | 46 | 4 | 233 | 39 | 11 | 437 | 139 | 82 | 74 | 37 | 3 | 9 | 33 | 22 | 28 | 2,330 | 322 | 176 | 2,828 |
| 6 | 12 | 4 | 6 | 12 | 4 | 7 | 13 | 10 | 32 | 13 | 36 | 6 | 6 | 3 | 9 | 2 | 1 | 3 | 69 | 45 | 63 | 177 |
| 5 | 3 | — | 5 | 3 | — | 6 | 6 | 4 | 15 | 1 | 10 | 8 | 8 | 1 | 5 | 4 | 1 | 1 | 61 | 13 | 18 | 92 |
| 1,888 | 428 | 25 | 1,888 | 428 | 25 | 5,201 | 397 | 58 | 8,001 | 852 | 262 | 1,506 | 234 | 122 | 1,237 | 147 | 80 | 91,626 | 2,538 | 594 | 94,758 | |
| 775 | 278 | 9 | 775 | 278 | 9 | 3,586 | 237 | 33 | 4,294 | 376 | 83 | 395 | 44 | 20 | 155 | 16 | 9 | 54,871 | 1,239 | 192 | 56,302 | |
| 873 | 62 | 14 | 873 | 62 | 14 | 980 | 90 | 19 | 2,662 | 371 | 168 | 806 | 164 | 98 | 625 | 96 | 62 | 7,467 | 1,810 | 366 | 8,643 | |
| 168 | 75 | 2 | 168 | 75 | 2 | 523 | 59 | 4 | 730 | 65 | 7 | 139 | 166 | 13 | 3 | 124 | 15 | 4 | 27,482 | 382 | 20 | 27,884 |
| 847 | 353 | 11 | 847 | 353 | 11 | 4,109 | 296 | 35 | 5,024 | 441 | 90 | 534 | 57 | 21 | 279 | 31 | 13 | 82,353 | 1,621 | 212 | 84,186 | |
| 10,572 | 14 | 1 | 10,572 | 14 | 1 | 1,092 | 101 | 23 | 2,977 | 411 | 172 | 534 | 57 | 21 | 279 | 31 | 13 | 82,353 | 1,621 | 212 | 84,186 | |

TABLEAU 4

Répartition des certificats par âge, niveau d'études, sexe et état civil

| Âge en années | Emplacement de l'établissement fréquenté | | | | | | | | | | |
|-----------------------------|--|----------------------------|----------------------------|---------|----------------------------|---------|----------------------------|----------|----------|----------|----------|
| | | Moins de 18 ans | 18 ans | 19 ans | 20 ans | 21 ans | 22 ans | Diplôme | | | |
| | | Baccalauréat ou équivalent | Baccalauréat ou équivalent | Diplôme | Baccalauréat ou équivalent | Diplôme | Baccalauréat ou équivalent | Maitrise | Doctorat | Maitrise | Doctorat |
| Colombie-Britannique | 36 | 653 | 1,393 | 4 | 1,728 | 4 | 1,904 | 10 | 6 | 1,495 | 27 |
| Alberta | 45 | 856 | 1,708 | 2 | 1,829 | — | 1,768 | 10 | 3 | 1,115 | 19 |
| Saskatchewan | 28 | 734 | 1,379 | 1 | 1,421 | — | 1,205 | 3 | 3 | 730 | 5 |
| Manitoba | 12 | 340 | 726 | 1 | 908 | — | 834 | 14 | — | 512 | 14 |
| Ontario | 95 | 1,461 | 5,403 | 8 | 7,999 | 14 | 9,007 | 56 | 14 | 6,467 | 166 |
| Québec | 7 | 39 | 100 | 2 | 137 | — | 146 | 10 | 1 | 137 | 13 |
| Nouveau-Brunswick | 59 | 682 | 1,349 | 5 | 1,283 | 5 | 987 | 6 | — | 509 | 21 |
| Nouvelle-Écosse | 63 | 547 | 1,298 | 1 | 1,405 | 1 | 1,125 | 2 | 1 | 615 | 9 |
| Ile du Prince-Édouard | 12 | 93 | 174 | — | 175 | — | 147 | — | — | 86 | — |
| Terre-Neuve | 197 | 358 | 321 | 2 | 276 | — | 210 | — | 1 | 135 | — |
| États-Unis | 3 | 70 | 193 | 2 | 315 | 3 | 388 | 10 | 4 | 322 | 24 |
| Royaume-Uni | — | 1 | 2 | — | 3 | — | 5 | 2 | — | 5 | 1 |
| Autres | 1 | — | 1 | — | 2 | — | 7 | 1 | 1 | 12 | 2 |
| Total | 558 | 5,834 | 14,047 | 28 | 17,481 | 27 | 17,733 | 124 | 34 | 12,140 | 301 |
| Hommes—Célibataires | 234 | 2,700 | 7,119 | 17 | 10,325 | 17 | 11,723 | 79 | 28 | 8,565 | 175 |
| Hommes—Célibataires Mariés | 2 | 3 | 53 | — | 197 | — | 547 | 4 | 3 | 719 | 23 |
| Femmes—Célibataires | 321 | 3,123 | 6,819 | 11 | 6,790 | 9 | 5,198 | 39 | 3 | 2,643 | 96 |
| Femmes—Célibataires Mariées | 1 | 8 | 56 | — | 169 | 1 | 265 | 2 | — | 213 | 7 |
| TOTAL—Célibataires Mariées | 555 | 5,823 | 13,938 | 28 | 17,115 | 26 | 16,921 | 118 | 31 | 11,208 | 271 |

TABLEAU 3

Répartition des certificats par province d'émission, emplacement des établissements d'enseignement fréquentés et niveau d'études

| Province émettrice ↓ | | Établissement → | | En Colombie-Britannique | | En Alberta | | En Saskatchewan | | Au Manitoba | | En Ontario | | Au Québec | | Au Nouveau-Brunswick | | | | | | | | | | | |
|----------------------------|--------|----------------------------|----------|----------------------------|----------------------------|------------|----------------------------|----------------------------|----------|-------------|----------------------------|----------------|----------|----------------------------|----------|----------------------|----------------------------|----------|----------|--------|--|--|--|-------|--|--|--|
| | | Diplôme | | Baccalauréat ou équivalent | Diplôme | | Baccalauréat ou équivalent | Diplôme | | Diplôme | | Diplôme | | Diplôme | | Diplôme | | | | | | | | | | | |
| | | Baccalauréat ou équivalent | Maîtrise | Doctorat | Baccalauréat ou équivalent | Maîtrise | Doctorat | Baccalauréat ou équivalent | Maîtrise | Doctorat | Baccalauréat ou équivalent | Maîtrise | Doctorat | Baccalauréat ou équivalent | Maîtrise | Doctorat | Baccalauréat ou équivalent | Maîtrise | Doctorat | | | | | | | | |
| Colombie-Britannique..... | 10,241 | 260 | 57 | 135 | 2 | 1 | 19 | 74 | — | 22 | — | 93 | 29 | 8 | 38 | 2 | 1 | — | — | 1 | | | | | | | |
| Alberta..... | 226 | 22 | — | 9,155 | 145 | 41 | 136 | 31 | 3 | 51 | — | 136 | 31 | 3 | 62 | 3 | 3 | — | — | — | | | | | | | |
| Saskatchewan..... | 70 | 9 | — | 288 | 5 | 2 | 6,715 | 54 | 10 | 180 | — | 143 | 19 | — | 45 | — | 1 | — | — | — | | | | | | | |
| Manitoba..... | 55 | 6 | — | 40 | 3 | — | 3,974 | 34 | — | 3,974 | 92 | 9 | 111 | 34 | 28 | 1 | 4 | — | — | — | | | | | | | |
| Ontario..... | 166 | 28 | — | 93 | 6 | 2 | 19 | 2 | 2 | 153 | 6 | — | 41,218 | 1,070 | 405 | 47 | 2 | 4 | — | — | | | | | | | |
| Nouveau-Brunswick..... | 9 | 1 | 1 | 10 | 2 | — | 1 | 1 | — | 8 | — | — | 106 | 12 | 4 | 198 | 13 | 1 | 168 | 12 | | | | | | | |
| Nouvelle-Écosse..... | 8 | 1 | — | 10 | 2 | — | 1 | — | — | 9 | — | — | 181 | 14 | 3 | 198 | 6 | 3 | 4,667 | 94 | | | | | | | |
| Île du Prince-Édouard..... | 1 | 1 | — | 3 | 1 | — | — | — | — | — | — | — | 25 | 1 | — | 64 | 1 | — | 646 | 13 | | | | | | | |
| Terre-Neuve..... | — | — | — | 1 | — | — | — | — | — | — | — | — | 30 | 3 | 2 | 19 | 1 | — | 94 | 2 | | | | | | | |
| Yukon et T.N.O..... | 6 | — | — | 7 | — | — | 2 | — | — | 1 | — | — | 2 | — | — | 12 | 1 | — | 24 | — | | | | | | | |
| TOTAL..... | 10,782 | 328 | 58 | 9,740 | 164 | 46 | 6,868 | 61 | 12 | 4,398 | 103 | 10 | 42,045 | 1,213 | 180 | 872 | 82 | 10 | 5,609 | 123 | | | | | | | |
| En Nouvelle-Écosse | | | | À l'Île du Prince-Édouard | | | | À Terre-Neuve | | | | Aux États-Unis | | | | Au Royaume-Uni | | | | Autres | | | | Total | | | |
| Colombie-Britannique..... | 10 | — | — | — | — | — | 1 | — | — | 194 | 58 | 50 | 14 | 5 | 11 | 6 | 3 | 10,774 | 363 | 133 | | | | | | | |
| Alberta..... | 9 | 1 | — | — | — | — | 2 | — | — | 621 | 69 | 25 | 6 | 2 | 11 | 8 | 2 | 10,354 | 279 | 83 | | | | | | | |
| Saskatchewan..... | 5 | 1 | — | — | — | — | 130 | — | — | 130 | 18 | 10 | 8 | 2 | 4 | 4 | 2 | 7,583 | 115 | 28 | | | | | | | |
| Manitoba..... | 6 | — | — | — | — | — | 221 | — | — | 221 | 29 | 17 | 8 | 4 | 1 | 8 | — | 4,492 | 170 | 32 | | | | | | | |
| Ontario..... | 261 | 3 | — | — | — | — | 11 | — | 1 | 1,064 | 109 | 58 | 33 | 28 | 28 | 27 | 8 | 43,646 | 1,320 | 259 | | | | | | | |
| Nouveau-Brunswick..... | 494 | 8 | 2 | — | — | — | 3 | — | — | 55 | 19 | 7 | 1 | 3 | 3 | 4 | 3 | 5,591 | 149 | 26 | | | | | | | |
| Nouvelle-Écosse..... | 5,253 | 53 | 9 | — | — | — | 12 | — | — | 33 | 16 | 8 | 3 | 3 | 2 | 2 | 1 | 6,252 | 111 | 24 | | | | | | | |
| Île du Prince-Édouard..... | 111 | 5 | — | — | — | — | — | — | — | 2 | 2 | 1 | — | — | — | 1 | — | 955 | 13 | 1 | | | | | | | |
| Terre-Neuve..... | 138 | — | — | — | — | — | 1,739 | — | — | 7 | 3 | 1 | — | — | 3 | 1 | — | 1,955 | 17 | 8 | | | | | | | |
| Yukon et T.N.O..... | — | — | — | — | — | — | — | — | — | 4 | — | — | — | — | — | — | — | 24 | 1 | — | | | | | | | |
| TOTAL..... | 6,287 | 73 | 11 | 797 | — | — | 1,768 | 11 | 1 | 2,331 | 323 | 176 | 69 | 45 | 63 | 60 | 12 | 91,626 | 2,538 | 594 | | | | | | | |

TABEAU 2
Répartition des certificats par catégorie d'établissement d'enseignement fréquenté

| Emplacement de l'établissement fréquenté | Universités | | | | | | | | | | Établissements d'enseignement post- secondaire non-universitaires | | | | | Total par province |
|---|-------------------------------------|------------------|---|----------|-----------------|-------|----------------------------|-------------------------|-----------------------------|--------------------------|--|--|--|--------|--------|--------------------------|
| | Diplômes au niveau du baccalauréat* | | | | | | | Diplômes universitaires | | | | | | | | |
| | Arts sciences et génie | Instruc- tion | Com- merce et adminis- tration | Médecine | Art dentaire | Droit | Autres discip. univ. | Total | Niveau de la maîtrise | Niveau du doctorat | Total | Forma- tion des ensei- gnants | Techni- ques et pro- fessionnels | Autres | Total | |
| Colombie-Britannique..... | 5,625 | 1,630 | 517 | 145 | 9 | 233 | 1,415 | 9,574 | 328 | 58 | 386 | 3 | 665 | 540 | 1,208 | 11,168 |
| Alberta..... | 3,740 | 2,452 | 495 | 213 | 114 | 127 | 444 | 7,585 | 164 | 46 | 210 | 2 | 1,637 | 516 | 2,155 | 9,950 |
| Saskatchewan..... | 2,916 | 1,821 | 394 | 43 | 1 | 75 | 735 | 5,985 | 61 | 12 | 73 | 4 | 424 | 455 | 883 | 6,941 |
| Manitoba..... | 2,549 | 31 | 101 | 79 | 13 | 60 | 929 | 3,762 | 103 | 10 | 113 | 6 | 323 | 307 | 636 | 4,511 |
| Ontario..... | 24,568 | 30 | 758 | 926 | 350 | 1,190 | 3,974 | 31,796 | 1,213 | 180 | 1,393 | 1,622 | 6,072 | 2,555 | 10,249 | 43,438 |
| Québec..... | 480 | 9 | 36 | 31 | 24 | 4 | 136 | 720 | 82 | 10 | 92 | 9 | 16 | 127 | 152 | 964 |
| Nouveau-Brunswick..... | 2,815 | 100 | 278 | 8 | 1 | 25 | 484 | 3,711 | 123 | 9 | 132 | 866 | 363 | 669 | 1,898 | 5,741 |
| Nouvelle-Écosse..... | 3,101 | 157 | 565 | 159 | 50 | 125 | 506 | 4,663 | 73 | 11 | 84 | 500 | 287 | 837 | 1,624 | 6,371 |
| Île du Prince-Édouard..... | 570 | 9 | 36 | 2 | 1 | — | 131 | 749 | — | — | — | — | — | 48 | 48 | 797 |
| Terre-Neuve..... | 1,240 | 109 | 119 | 2 | 2 | 1 | 108 | 1,581 | 11 | 1 | 12 | — | 164 | 23 | 187 | 1,780 |
| États-Unis..... | 1,180 | 70 | 51 | 10 | 15 | 2 | 243 | 1,571 | 322 | 176 | 498 | 4 | 55 | 700 | 759 | 2,828 |
| Royaume-Uni..... | 11 | — | — | 2 | — | 2 | 21 | 36 | 45 | 63 | 108 | 1 | 7 | 25 | 33 | 177 |
| Autres..... | 12 | 1 | — | 2 | — | — | 29 | 44 | 13 | 18 | 31 | — | 3 | 14 | 17 | 92 |
| Total..... | 48,807 | 6,419 | 3,350 | 1,622 | 580 | 1,844 | 9,155 | 71,777 | 2,538 | 594 | 3,132 | 3,017 | 10,016 | 6,816 | 19,849 | 94,758 |

* Y compris les deuxièmes diplômes et les diplômes professionnels.

TABLEAU 1
Répartition des certificats par établissement d'enseignement fréquenté

| Établissements d'enseignement | Études conduisant au baccalauréat* ou équivalent | | Diplômes universitaires | | | | Total | |
|---|--|------------|-------------------------|-----------------|----------|-----------------|--------|------------|
| | | | Maitrise | | Doctorat | | | |
| | | | Nombre | Montant** \$ | Nombre | Montant** \$ | | |
| Université de la Colombie-Britannique..... | 5,619 | 3,927,975 | 238 | 176,029 | 45 | 36,280 | 5,902 | 4,140,284 |
| Université de Victoria..... | 1,063 | 724,676 | 13 | 9,690 | 1 | 1,000 | 1,077 | 735,366 |
| Université Simon Fraser..... | 2,612 | 1,747,659 | 71 | 50,034 | 10 | 6,124 | 2,693 | 1,803,817 |
| Université d'Alberta..... | 5,441 | 2,980,761 | 112 | 72,310 | 39 | 26,615 | 5,592 | 3,079,686 |
| Université de la Saskatchewan..... | 5,970 | 4,331,892 | 60 | 44,414 | 12 | 8,235 | 6,042 | 4,384,541 |
| Université du Manitoba..... | 3,285 | 2,155,726 | 102 | 69,810 | 10 | 7,075 | 3,397 | 2,232,611 |
| Université Western Ontario..... | 3,569 | 1,873,572 | 259 | 159,866 | 12 | 7,800 | 3,840 | 2,041,238 |
| Université de Waterloo..... | 3,236 | 1,873,572 | 110 | 55,040 | 24 | 13,710 | 3,840 | 2,041,238 |
| Université McMaster..... | 1,972 | 1,550,481 | 83 | 44,905 | 8 | 5,570 | 3,370 | 1,619,231 |
| Université de Toronto..... | 7,196 | 3,741,735 | 309 | 181,516 | 68 | 41,927 | 2,063 | 1,060,869 |
| Université Queen..... | 2,123 | 1,163,096 | 62 | 34,070 | 14 | 7,573 | 1,539 | 3,965,178 |
| Université d'Ottawa..... | 1,446 | 795,196 | 80 | 46,455 | 13 | 6,325 | 1,539 | 847,976 |
| Université Carleton..... | 1,806 | 979,515 | 78 | 45,230 | 2 | 1,110 | 1,886 | 1,025,855 |
| Université de Windsor..... | 1,362 | 727,025 | 87 | 47,810 | 7 | 3,800 | 1,456 | 778,635 |
| Université McGill (y compris le Collège Macdonald)..... | 411 | 275,752 | 45 | 28,565 | 5 | 4,200 | 461 | 308,517 |
| Université Sir George Williams..... | 122 | 85,285 | 4 | 2,030 | — | — | 126 | 87,315 |
| Université du Nouveau-Brunswick..... | 1,813 | 1,260,148 | 57 | 34,907 | 8 | 5,240 | 1,878 | 1,300,295 |
| Université Dalhousie..... | 1,304 | 895,404 | 55 | 33,863 | 11 | 9,188 | 1,370 | 938,455 |
| Université Memorial..... | 1,576 | 834,568 | 11 | 6,454 | 1 | 654 | 1,588 | 841,676 |
| Autres universités au Canada..... | 18,200 | 10,698,610 | 323 | 216,271 | 47 | 27,590 | 18,570 | 10,942,471 |
| TOTAL PARTIEL—UNIVERSITÉS AU CANADA..... | 70,126 | 41,759,470 | 2,159 | 1,359,269 | 337 | 219,803 | 72,622 | 43,338,542 |
| Universités—aux États-Unis..... | 1,571 | 1,328,341 | 322 | 281,926 | 176 | 148,549 | 2,069 | 1,758,816 |
| au Royaume-Uni..... | 36 | 31,075 | 45 | 37,260 | 63 | 52,131 | 144 | 120,466 |
| en Europe..... | 35 | 30,519 | 10 | 8,350 | 14 | 12,450 | 59 | 51,319 |
| dans les autres parties du monde..... | 9 | 8,230 | 2 | 2,000 | 4 | 3,450 | 15 | 13,680 |
| TOTAL PARTIEL—UNIVERSITÉS À L'ÉTRANGER..... | 1,651 | 1,398,165 | 379 | 329,536 | 257 | 216,580 | 2,287 | 1,944,281 |
| TOTAL PARTIEL—TOUTES LES UNIVERSITÉS..... | 71,777 | 43,157,635 | 2,538 | 1,688,805 | 594 | 436,383 | 74,909 | 45,282,823 |
| Institutions de formation des enseignants..... | 3,017 | 1,836,293 | — | — | — | — | 3,017 | 1,836,293 |
| Institutions de formation technique et professionnelle..... | 10,016 | 5,589,011 | — | — | — | — | 10,016 | 5,589,011 |
| Autres institutions et cours postsecondaires..... | 6,816 | 3,801,997 | — | — | — | — | 6,816 | 3,801,997 |
| TOTAL PARTIEL—AUTRES QUE LES UNIVERSITÉS..... | 19,849 | 11,227,301 | — | — | — | — | 19,849 | 11,227,301 |
| TOTAL—TOUTES LES INSTITUTIONS..... | 91,626 | 54,384,936 | 2,538 | 1,688,805 | 594 | 436,383 | 94,758 | 56,510,124 |

*Comprend les deuxièmes diplômes et les diplômes professionnels.
**Montant réel avancé sur certificats.

TABEAU C
Nombre et montant des prêts effectués par les prêteurs

| Province de résidence du prêteur* | Banques à charte | | | | | | | | | | | | Coopératives de Crédit ou caisses populaires | | Total tous les prêteurs | | | |
|-----------------------------------|---|---------------------|-------------------------|---------------------|--------------------|---------------------|------------------------------|---------------|-------------------------|---------------------|----------------|---------------------|--|---------------------|-------------------------|---------------|-------------|---------------|
| | Banque Canadienne Impériale de Commerce | | Banque Royale du Canada | | Banque de Montréal | | Banque de la Nouvelle-Écosse | | Banque Toronto-Dominion | | Autres Banques | | Total toutes les banques | | Nom- bre | Montant ** | Nom- bre | Montant ** |
| | Nom- bre | Montant ** \$ | Nom- bre | Montant ** \$ | Nom- bre | Montant ** \$ | Nom- bre | Montant ** | Nom- bre | Montant ** \$ | Nom- bre | Montant ** \$ | Nom- bre | Montant ** \$ | | | | |
| Colombie-Britannique..... | 2,286 | 1,592,348 | 1,512 | 1,018,374 | 4,977 | 3,449,464 | 2,155 | 1,474,334 | 489 | 322,072 | — | — | 11,419 | 7,856,592 | 93 | 61,379 | 11,512 | 7,917,971 |
| Alberta..... | 3,443 | 1,943,429 | 1,788 | 1,056,262 | 3,344 | 1,913,291 | 720 | 408,074 | 1,379 | 821,518 | — | — | 10,674 | 6,142,574 | 5 | 2,619 | 10,679 | 6,145,193 |
| Saskatchewan..... | 1,221 | 881,847 | 2,999 | 2,192,137 | 1,087 | 779,036 | 469 | 335,593 | 488 | 347,054 | — | — | 6,264 | 4,535,667 | 908 | 671,249 | 7,172 | 5,206,916 |
| Manitoba..... | 735 | 485,207 | 1,018 | 688,187 | 2,079 | 1,379,348 | 333 | 218,282 | 477 | 296,614 | 48 | 30,620 | 4,690 | 3,098,258 | 107 | 73,885 | 4,797 | 3,172,143 |
| Ontario..... | 13,121 | 6,900,877 | 8,773 | 4,658,026 | 10,099 | 5,257,481 | 5,508 | 2,898,684 | 6,870 | 3,575,528 | 397 | 206,213 | 44,768 | 23,496,809 | 88 | 46,740 | 44,856 | 23,543,549 |
| Québec..... | 134 | 86,875 | 188 | 132,365 | 311 | 213,646 | 69 | 48,067 | 29 | 18,485 | 38 | 29,890 | 769 | 529,328 | — | — | 769 | 529,328 |
| Nouveau-Brunswick..... | 524 | 371,407 | 886 | 607,588 | 2,576 | 1,863,306 | 963 | 647,908 | 62 | 40,665 | 691 | 476,000 | 5,702 | 4,006,874 | — | — | 5,702 | 4,006,874 |
| Nouvelle-Écosse..... | 1,102 | 727,803 | 2,954 | 1,979,223 | 1,076 | 737,984 | 1,400 | 950,773 | 46 | 26,873 | — | — | 6,578 | 4,422,656 | 39 | 24,081 | 6,617 | 4,446,737 |
| Île du Prince-Édouard..... | 166 | 123,060 | 273 | 179,753 | 128 | 84,755 | 192 | 144,850 | 26 | 15,145 | 50 | 37,200 | 835 | 584,763 | — | — | 835 | 584,763 |
| Terre-Neuve..... | 98 | 50,653 | 141 | 76,300 | 1,185 | 620,544 | 395 | 209,153 | — | — | — | — | 1,819 | 956,650 | — | — | 1,819 | 956,650 |
| Total..... | 22,830 | 13,163,506 | 20,532 | 12,588,215 | 26,862 | 16,298,855 | 12,204 | 7,335,718 | 9,866 | 5,463,954 | 1,224 | 779,923 | 93,518 | 55,630,171 | 1,240 | 879,953 | 94,758 | 56,510,124 |

* Dans le cas des banques à charte, là où la succursale est située.
** Montant réel avancé sur certificats.

TABEAU B

Valeur des prêts en cours au 30 juin 1968

| Institutions de prêt | Prêts en cours dans la | | Total |
|---|---|--|-------------|
| | Classe A (le gouvernement payant l'intérêt) | Classe B (l'emprunteur payant l'intérêt) | |
| | \$ | \$ | \$ |
| Banques à charte..... | 102,042,586 | 31,273,770 | 133,316,356 |
| Coopératives de crédit ou caisses populaires..... | 1,443,316 | 390,548 | 1,833,864 |
| Total..... | 103,485,902 | 31,664,318 | 135,150,220 |

Résultats des opérations

TABLEAU A

Certificats d'admissibilité délivrés et utilisés et nombre d'étudiants ayant reçu des certificats dans chaque province participante

| Province émettrice | Allocations aux provinces | | Certificats délivrés | | Certificats utilisés | | Nombre d'étudiants recevant des certificats |
|-------------------------------|---------------------------------------|------------|----------------------|------------|----------------------|---------|---|
| | Valeur | Nombre | Valeur | Nombre | Valeur | Nombre | |
| Colombie-Britannique..... | 6,000,000 2,250,000* | 8,037,053 | 11,434 \$ | 8,004,078 | 11,270 | 11,434 | 10,504 |
| Alberta..... | 4,600,000 8,250,000 1,823,725* | 6,423,725 | 11,152 | 6,287,250 | 10,716 | 10,716 | 7,377 |
| Saskatchewan..... | 2,933,000 3,047,940* | 5,980,940 | 7,862 | 5,790,710 | 7,726 | 7,726 | 4,604 |
| Manitoba..... | 5,980,940 3,067,000 250,000* | 3,244,990 | 4,768 | 3,201,750 | 4,694 | 4,694 | 42,185 |
| Ontario..... | 22,333,000 1,358,835* | 23,691,835 | 45,652 | 23,566,013 | 45,225 | 45,225 | 5,524 |
| Nouveau-Brunswick..... | 23,691,835 2,067,000 2,152,445* | 4,219,445 | 5,811 | 4,200,847 | 5,766 | 5,766 | 5,963 |
| Nouvelle-Écosse..... | 2,467,000 2,050,000* | 4,404,309 | 6,539 | 4,346,271 | 6,387 | 6,387 | 935 |
| Ile du Prince-Édouard..... | 4,517,000 333,000 400,000* | 724,290 | 979 | 721,700 | 969 | 969 | 1,819 |
| Terre-Neuve..... | 733,000 1,733,000 | 1,143,565 | 2,008 | 1,123,108 | 1,980 | 1,980 | 11 |
| Territoire du Nord-Ouest..... | 67,000 | 6,808 | 11 | 6,808 | 11 | 11 | 15 |
| Yukon..... | 67,000 | 12,850 | 16 | 12,350 | 14 | 14 | 90,371† |
| Total..... | 45,667,000 13,332,945* | 57,889,810 | 96,232† | 57,260,885 | 94,758† | 94,758† | |
| | 58,999,945 | | | | | | |

* Allocation supplémentaire, en vertu de l'article 11 de la Loi.

† Les chiffres des 'certificats délivrés', des 'certificats utilisés' et du 'nombre d'étudiants recevant des certificats' varient parce que certains étudiants ont reçu plus d'un certificat et (ou) n'ont pas utilisé tous leurs certificats ou aucun d'eux.

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Voici les résultats de l'année à l'étude, comparativement à ceux des années précédentes:

CERTIFICATS DÉLIVRÉS PAR LES PROVINCES PARTICIPANTES

| Nombre d'étudiants bénéficiaires | Valeur | Année de prêt |
|--|----------------------|----------------|
| | | |
| 1964-1965..... | \$26.7 millions..... | 1964-1965..... |
| 1965-1966..... | \$36.0 millions..... | 1965-1966..... |
| 1966-1967..... | \$41.1 millions..... | 1966-1967..... |
| 1967-1968..... | \$57.9 millions..... | 1967-1968..... |

Les tableaux A, B et C, en appendice au présent rapport, donnent le détail des résultats pour l'année 1967-1968.

Versements statutaires

En vertu de la loi, on a effectué au cours de l'année de prêt les déboursés et recouvrements suivants:

| | |
|---|-----------------|
| — Paiement d'intérêt aux prêteurs pour le compte d'étudiants (article 6)..... | \$ 4,936,456.46 |
| — Réclamations pour perte (article 7)..... | 210,436.67 |
| — Réclamations pour cause de décès (article 8)..... | 93,484.86 |
| — Frais de recouvrement (article 9)..... | 983.35 |
| — Recouvrements (article 20)..... | 9,675.34 (Cr) |
| Total..... | \$ 5,231,686.00 |

En ce qui concerne l'année à l'étude, un paiement de remplacement de \$2,402,552 a été versé au Québec, à titre de province non participante.

Renseignements statistiques

Les tableaux 1 à 4 en appendice au présent rapport donnent des renseignements statistiques sur les établissements fréquentés par les étudiants emprunteurs au cours de l'année de prêt, les diplômés universitaires poursuivis ainsi que des renseignements sur l'âge, le sexe et l'état conjugal des emprunteurs.

Un total de 74,909 étudiants, soit 79 p. 100 environ des étudiants emprunteurs, ont fréquenté des universités. Un total de 2,287 ont fréquenté des universités étrangères, surtout aux États-Unis. On comptait 3,017 étudiants emprunteurs dans des écoles normales non universitaires, 10,016 dans des institutions de formation professionnelle et technique et 6,816 dans d'autres institutions non universitaires dispensant un enseignement postsecondaire.

Environ 97 p. 100 des étudiants emprunteurs suivaient des cours menant au baccalauréat, ou l'équivalent, tandis que les autres préparaient un diplôme supérieur. Près de 89 p. 100 de ceux qui suivaient des cours menant au baccalauréat, ou l'équivalent, fréquentaient des établissements situés dans leur propre province. Parmi ceux qui poursuivaient un diplôme au niveau de la maîtrise, 70 p. 100 ont étudié dans leur propre province, ainsi que 49 p. 100 de ceux qui voulaient obtenir un doctorat.

Le Québec possède son propre programme d'aide aux étudiants et ne participe pas au Régime canadien de prêts aux étudiants. Cependant, des représentants de toutes les provinces, y compris le Québec, ont pris part aux consultations mentionnées plus haut, assurant ainsi le maximum de coordination pour la mise au point et l'application des facilités d'emprunt mises à la disposition des étudiants dans tout le Canada.

Le rôle des prêteurs

Les banques à charte et les caisses populaires désignées comme prêteurs aux fins du régime continuent à collaborer au financement et à l'administration du Régime canadien de prêts aux étudiants. Elles ont consenti environ 95,000 prêts au montant global d'environ \$56,5 millions. Les opérations de prêt en vertu de la loi actuelle ne se sont pas limitées aux prêteurs des villes. Les succursales des banques et les caisses populaires des régions rurales y ont aussi participé.

Revue des opérations de l'année de prêt

Au cours de la quatrième année de prêt, les provinces participantes ont délivré 96,232 certificats d'admissibilité à 90,371 étudiants. Ces certificats autorisaient des prêts au total de \$57,889,810. Les étudiants ont utilisé 94,758 de ces certificats pour obtenir des banques et des caisses populaires des prêts formant un total de \$56,510,124. Un petit nombre d'entre eux ne se sont pas servis de leurs certificats, ou ont emprunté moins que la somme autorisée. Les provinces, dans certains cas, ont émis plus d'un certificat pour répondre aux besoins d'un même étudiant pendant l'année.

Depuis le début, environ 142,000 étudiants avaient obtenu des prêts aux étudiants. A la fin de la quatrième année, un nombre croissant de ces emprunteurs avaient cessé d'être étudiants et étaient devenus redevables de paiements réguliers de principal et d'intérêt. Au 30 juin 1968, environ 66,400 emprunteurs se trouvaient dans cette catégorie. Une très grande majorité de ces emprunteurs adoptent une attitude réfléchie et consentent à l'égard de leur obligation de rembourser. Environ 93 p. 100 faisaient régulièrement honneur à leurs obligations. Environ 3,5 p. 100 avaient éprouvé des difficultés à acquitter leurs paiements réguliers par suite d'un grand nombre de circonstances atténuantes. Dans la plupart de ces cas, les emprunteurs étaient malades ou avaient éprouvé des difficultés à obtenir un emploi stable parce qu'ils n'avaient pas achevé leurs études. Pour des situations de ce genre, les règlements permettent une grande souplesse dans la révision des conditions de remboursement, et des consultations entre le prêteur et l'emprunteur ont amené invariablement des accords satisfaisants qui permettent aux emprunteurs de surmonter leurs difficultés.

Quelques emprunteurs, soit environ 3,5 p. 100 de ceux qui doivent maintenant rembourser, ont essayé d'éluder leurs obligations, soit en refusant de conclure un accord de prêt consolidé, soit en démenageant sans avisier le prêteur de leur nouvelle adresse. Dans tous ces cas, on a pris des mesures adaptées aux circonstances particulières, y compris des poursuites judiciaires lorsque l'adresse actuelle de l'emprunteur est connue, et la mise en œuvre de procédures de recherche dans le cas contraire.

Voici la quote-part des provinces pour l'année à l'étude, y compris les sommes allouées sur le supplément total de 13.3 millions de dollars :

| <i>De base</i> | <i>Supplémentaire</i> | <i>Total</i> |
|--------------------------------|-----------------------|--------------|
| \$ | \$ | \$ |
| Colombie-Britannique..... | 6,000,000 | 2,250,000 |
| Alberta..... | 4,600,000 | 1,823,725 |
| Saskatchewan..... | 2,933,000 | 3,047,940 |
| Manitoba..... | 3,067,000 | 250,000 |
| Ontario..... | 22,333,000 | 1,358,835 |
| Québec..... | 21,001,000 | — |
| Nouveau-Brunswick..... | 2,067,000 | 2,152,445 |
| Nouvelle-Ecosse..... | 2,467,000 | 2,050,000 |
| Ile du Prince-Edouard..... | 333,000 | 400,000 |
| Terre-Neuve..... | 1,733,000 | — |
| Yukon..... | 67,000 | — |
| Territoires du Nord-Ouest..... | 67,000 | — |
| Total..... | 66,668,000 | 13,332,945 |
| | | 80,000,945 |

Le Québec n'a pas participé au Régime fédéral de prêts aux étudiants. L'ensemble des montants alloués aux provinces participantes, sur le montant de base, atteint ainsi 45.7 millions de dollars.

La Loi laisse aux provinces qui ne participent pas au Régime canadien de prêts aux étudiants le choix d'un autre mode de paiement si leur gouvernement informe le ministre de son intention de s'en tenir uniquement à son propre programme d'aide aux étudiants. Le gouvernement canadien accorde une compensation en tenant compte de deux facteurs : les paiements réels effectués par le ministre aux prêteurs pour les intérêts et autres frais et la population âgée de 18 à 24 ans d'une province non participante par rapport au même groupe d'âge des provinces participantes. Le Québec a utilisé cette dernière disposition au cours de l'année de prêt à l'étude.

Elaboration de critères administratifs

La collaboration apportée par les gouvernements des provinces participantes a grandement profité au Régime canadien de prêts aux étudiants. Ces gouvernements étaient chargés d'une bonne partie des tâches administratives importantes, y compris l'établissement de l'admissibilité des étudiants, leurs besoins financiers, leur statut provincial de résidence relativement à l'émission de certificats d'admissibilité pour les étudiants acceptés ainsi que la désignation des établissements scolaires agréés. Durant la première année de prêt, les fonctionnaires fédéraux et provinciaux chargés de l'administration du Régime ont fixé une procédure de consultation en vue de mettre au point un ensemble de critères administratifs communs destinés à rendre raisonnablement uniformes les méthodes administratives. Ces critères ont été appliqués au cours des années suivantes, et le groupe de fonctionnaires qui les a mis au point a poursuivi ses travaux afin d'améliorer encore les méthodes appliquées.

exempts d'intérêt tant que l'emprunteur est étudiant à plein temps, et pendant les six mois suivant la fin de ses études, aucun remboursement du principal n'étant nécessaire au cours de cette période. À l'expiration de ce délai, les prêts sont remboursables par mensualités égales, y compris l'intérêt (5 $\frac{3}{4}$ p. 100 annuellement à l'égard des prêts consentis au cours de l'année à l'étude) dont le remboursement incombe alors à l'emprunteur. Les remboursements peuvent s'échelonner sur une période de dix ans à compter du jour où l'emprunteur a quitté l'institution d'enseignement, suivant le montant de sa dette et ses possibilités de remboursement. Aucune garantie n'est exigée des emprunteurs en vue du remboursement de l'emprunt.

Obligations du gouvernement fédéral

La Loi canadienne sur les prêts aux étudiants engage le Gouvernement à verser au prêteur, à l'égard d'un prêt consenti en vertu de la Loi et du Règlement, — un intérêt au taux prescrit par le Règlement (5 $\frac{1}{2}$ p. 100 l'an au titre de l'année qui fait l'objet de notre examen) alors que les prêts sont exempts d'intérêt pour les emprunteurs;

— le montant total de toute perte subie sur ce prêt;

— en cas de décès de l'emprunteur, le montant total du principal plus les intérêts courus au moment du décès;

— un droit de recouvrement au cas où le prêteur aurait recouvré au nom du gouvernement un prêt à l'égard duquel une réclamation pour perte aurait été acquittée antérieurement.

Rôle des gouvernements provinciaux

Une province participante peut autoriser des prêts, au titre de toute année de prêt, dont le montant global ne dépasse pas le maximum de sa quote-part de l'ensemble des montants affectés aux prêts par la Loi. Les montants alloués aux fins de prêt sont répartis entre les provinces dans une proportion identique à celle qui existe entre le groupe d'âge de 18 à 24 ans d'une province et le même groupe d'âge dans l'ensemble du Canada. Les montants alloués aux fins de prêt sont accrus tous les ans en proportion de l'augmentation du chiffre de population au Canada du groupe d'âge de 18 à 24 ans. Pour l'année à l'étude, le montant alloué est de \$66,668,000. De plus, la Loi prévoit pour chaque année un supplément égal à 20 p. 100 des montants de base alloués aux fins de ces prêts, c'est-à-dire 13,3 millions de dollars pour l'année à l'étude. Ce supplément à prêter, indépendamment des données démographiques provinciales, peut être distribué au gré du ministre des Finances, sur demande d'une province, afin d'augmenter la quote-part de base de celle-ci. Ce montant discrétionnaire affecté aux prêts a été inclus dans la législation pour reconnaître qu'il existe et existera toujours en pratique des différences entre les niveaux relatifs des demandes de prêts d'une province à l'autre, en raison des différences régionales de revenus, de population étudiante, et d'autres facteurs similaires.

Quatrième rapport annuel

Année de prêt

1^{er} juillet 1967—30 juin 1968

La Loi canadienne sur les prêts aux étudiants est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin une aide financière leur permettant de poursuivre à plein temps des études post-secondaires. Le présent rapport a trait aux opérations du quatrième exercice.

En vertu de ce régime, le Gouvernement garantit les prêts consentis par les banques à charte et les caisses populaires désignées à cette fin aux étudiants qui possèdent un certificat d'admissibilité délivré par l'une des provinces participant au régime. Les paiements d'intérêts à l'égard de ces prêts sont effectués par le gouvernement tant que l'étudiant poursuit ses études à plein temps et pendant les six mois suivant la fin de ses études.

Admissibilité des étudiants

Pour obtenir un certificat d'admissibilité, il faut :

- être citoyen canadien ;
- ou à défaut, posséder le statut d'immigrant reçu, avoir une année de résidence au Canada, et avoir l'intention d'y demeurer après l'obtention du diplôme ;
- être résident d'une province qui délivre des certificats d'admissibilité ;
- avoir atteint un niveau d'études satisfaisant ;
- être inscrit ou être admissible à l'inscription à un cours d'études post-secondaire dans l'une des institutions d'enseignement qui sont désignées par les provinces participantes pour une année scolaire d'au moins vingt-six semaines ;
- être étudiant à plein temps ;
- avoir démontré à l'Administration provinciale autorisée à délivrer des certificats d'admissibilité qu'un prêt est nécessaire afin de pouvoir suivre un cours d'études.

Il n'y a pas de limite d'âge pour emprunter en vertu du présent Régime.

Conditions du prêt

Le montant de \$1,000 constitue le prêt maximum qu'on peut consentir à un étudiant par année d'études, et \$5,000 pour l'ensemble de sa scolarité. Les prêts sont

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS

L'honorable E. J. Benson, C.P., M.P.,

Chambre des communes,

Ottawa, Ontario.

Monsieur le ministre,

J'ai l'honneur de vous présenter le rapport annuel du Régime canadien de prêts aux étudiants pour l'année de prêt qui s'est terminée le 30 juin 1968.

Veuillez agréer, monsieur le ministre, l'expression de mes plus respectueux sentiments.

Le sous-ministre des Finances,
R. B. BRYCE

L'Imprimeur de la Reine, Ottawa, 1969
N° de cat.: FI—18/1967

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS

Rapport annuel
1967-68

MINISTÈRE DES FINANCES

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MINISTÈRE DES FINANCES

Rapport annuel
1967-68

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS



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MADE IN CANADA

CANADA STUDENT LOANS PLAN

Annual Report
1968-69



DEPARTMENT OF FINANCE

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CANADA STUDENT LOANS PLAN

Annual Report
1968-69

DEPARTMENT OF FINANCE

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Queen's Printer for Canada
Ottawa, 1970

Cat. No.: F1-18/1969

CANADA STUDENT LOANS PLAN

Honourable E. J. Benson, P.C., M.P.,
House of Commons,
Ottawa, Ontario.

Dear Mr. Benson:

I have the honour to submit to you the Annual Report of the Canada Student Loans Plan for the loan year ended June 30, 1969.

Yours very truly,

R. B. BRYCE,

Deputy Minister of Finance

Fifth Annual Report

for the Loan Year

July 1, 1968 to June 30, 1969

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. This report covers the fifth year of operations.

Under the Plan the Government guarantees loans made by chartered banks and designated credit unions to students on the basis of Certificates of Eligibility issued by provinces participating in the Plan. The Government carries the cost of interest payments on these loans while the students continue full-time studies and for six months afterwards.

Eligibility of Students

Students may receive a Certificate of Eligibility if they

- are Canadian citizens;
or, if they are not, have landed immigrant status and a year's residence in Canada and intend to remain in Canada upon graduation;
- are resident in a province which issues Certificates of Eligibility;
- have attained a satisfactory scholastic standard;
- are enrolled or qualified to enroll in a post-secondary course of studies at one of the educational institutions designated by the participating provinces for an academic year of not less than twenty-six weeks duration;
- are full-time students;
- have established to the satisfaction of the Provincial Authority empowered to issue Certificates of Eligibility that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the Plan.

Loan Terms

The maximum loan amount that may be authorized to a student is \$1,000 per academic year and \$5,000 in total. The loans are interest free to borrowers while they are full-time students, and for six months thereafter, and no repayments of principal need be made during that time. After the expiry of this period the loans are repayable by the borrowers in equal monthly instalments including interest ($5\frac{3}{4}\%$ per annum on loans made before August 16, 1968 and an interest rate on loans made on or after August 16, 1968 to be agreed upon between the bank and borrower on the date of Consolidation, but not to exceed the maximum interest rate in effect on that date as calculated in accordance with the Regulations). The maximum rate in the period under review was 8%. The repayment period may extend up to ten years from the time a borrower leaves the educational institution, depending on the loan amount and his probable ability to repay. No security is required from borrowers for the repayment of these loans.

Obligations of the Federal Government

The Canada Student Loans Act provides for payments by the Government to a lender in connection with a loan made pursuant to the Act and Regulations

- interest at the rate prescribed by Regulations ($7\frac{5}{8}\%$ per annum for the year under review) while the loans are interest free to borrowers;
- the full amount of any loss sustained on such a loan;
- in the event of the death of the borrower the full amount of principal plus interest owing at the time of death;
- a collection fee if the lender has collected for the Government a loan on which a loss claim had been paid previously.

The Role of the Provincial Governments

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Act. This loan provision is allocated among the provinces in the same relationship which the 18-24 year age group in a province bears to the same age group population for Canada as a whole. For the year under review, the loan provision was \$80,000,000. In addition, the Act provided for a supplementary loan provision equal to 20% of the basic loan provision. This supplementary loan provision is not tied to provincial population data and may be allocated on a discretionary basis by the Minister of Finance, upon the application by a province, to supplement that province's basic allocation. For the year under review \$12.2 million of the supplementary provision was allocated. The discretionary loan provision was included in the legislation in recognition of the fact that, in practice, there are differences in the relative levels of loan demand from province to province due to differences in regional income patterns, student population and other factors.

The allocations to the provinces for the year under review, including supplementary allocations of \$12.2 million, were as follows:

| | <i>Basic</i> \$ | <i>Supplementary</i> \$ | <i>Total</i> \$ |
|----------------------------|--------------------|----------------------------|--------------------|
| British Columbia..... | 7,360,000 | 189,000 | 7,549,000 |
| Alberta..... | 5,520,000 | 2,977,000 | 8,497,000 |
| Saskatchewan..... | 3,520,000 | 3,127,000 | 6,647,000 |
| Manitoba..... | 3,600,000 | — | 3,600,000 |
| Ontario..... | 26,880,000 | 720,000 | 27,600,000 |
| Quebec..... | *24,880,000 | — | 24,880,000 |
| New Brunswick..... | 2,560,000 | 2,326,000 | 4,886,000 |
| Nova Scotia..... | 2,960,000 | 2,326,000 | 5,286,000 |
| Prince Edward Island..... | 400,000 | 543,000 | 943,000 |
| Newfoundland..... | 2,160,000 | — | 2,160,000 |
| Yukon..... | 80,000 | — | 80,000 |
| Northwest Territories..... | 80,000 | — | 80,000 |
| TOTAL | 80,000,000 | 12,208,000 | 92,208,000 |

*The Province of Quebec did not participate in the Plan. The aggregate of provincial allocations to participating provinces, from the basic loan provision, thus amounted to \$55.1 million.

The Act provides an alternative payment to any province that does not participate in the Canada Student Loans Plan if the Government of that province has advised the Minister that it wishes to rely entirely on its own student assistance plan. The alternative payment made to a province by the Government of Canada is based upon two factors: the payments by the Minister in the loan year to lenders for interest and other charges, and the population aged 18-24 in a non-participating province relative to the size of the same age group in participating provinces. The Province of Quebec made use of this provision during the loan year under review and subsequently received an alternative payment of approximately \$2.9 million.

Development of Administrative Criteria

The Canada Student Loans Plan has benefitted greatly from the cooperation afforded by the governments of the participating provinces. Provincial governments are responsible for much of the important administrative work involved including the determination of the eligibility of individual students, their individual need for a loan, provincial residence status in connection with the issue of Certificates of Eligibility to qualifying students, and the designation of the educational institutions. During the first loan year federal and provincial officials responsible for the administration of the

Plan established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree of uniformity in administrative practices. These criteria were applied during subsequent loan years, and officials have continued to work towards the further improvement of the procedures being followed.

Although the Province of Quebec has its own student assistance program and does not participate in the Canada Student Loans Plan, representatives of all provinces, including Quebec, participated in the consultative procedures mentioned above, thereby assuring maximum co-ordination in the development and application of student loan facilities throughout Canada.

The Role of Lenders

The chartered banks and credit unions designated for the purposes of the Plan as lenders continue to extend their co-operation in the provision of the financing and administration of the Canada Student Loans Plan. During the year under review they made some 109,000 loans for a total amount of approximately \$63 million. Lending operations under this legislation have not been confined to lenders located in cities. Bank branches and credit unions in rural areas have participated as well.

Review of Operations During the Loan Year

During the fifth loan year, a total of 107,312 students received 113,134 Certificates of Eligibility issued by participating provinces. The total value of loans authorized by these Certificates was \$65,767,496. Of these, students negotiated 109,293 Certificates to obtain a total of \$62,576,177 in loans from banks and credit unions. A small proportion of the students did not use their Certificates, or drew less than the authorized amount. The provinces in some instances issued more than one Certificate to cover a student's needs during the year.

Since inception of the Plan in 1964 to June 30, 1969 lenders negotiated 370,580 Certificates of Eligibility for a total of \$219,317,501. Principal repayments received from borrowers during this period totalled \$34,667,266. In addition the Government paid \$970,050 to lenders under the guarantee. Total loans outstanding as at June 30, 1969 amounted to \$183,680,185.

The number of borrowers who ceased to be students and have become responsible for regular payments of principal and interest continued to grow. The vast majority of these borrowers are taking a mature and responsible attitude towards their repayment obligations. As might be expected, some borrowers encounter difficulties in meeting their payments due to variety of circumstances such as ill health and unemployment. The Regulations permit a considerable degree of flexibility for the revision of repayment terms, and consultations between lender and borrower invariably resulted in satisfactory arrangements to tide the borrowers over their difficulties. Normal follow-up and collection procedures are used in cases of delinquent accounts to help ensure equitable use of the plan and to minimize losses.

Results during the year under review compare with those during the previous years of operations as follows:

CERTIFICATES ISSUED BY PARTICIPATING PROVINCES

| <u>Loan Year</u> | <u>Value</u> | <u>No. of Students Assisted</u> |
|------------------|---------------------|---|
| 1964-65..... | \$26.7 million..... | 42,113 |
| 1965-66..... | \$36.0 million..... | 51,272 |
| 1966-67..... | \$41.1 million..... | 63,243 |
| 1967-68..... | \$57.9 million..... | 90,371 |
| 1968-69..... | \$65.8 million..... | 107,312 |

Details of operational results during 1968-69 are contained in Tables A, B and C appended to this Report.

Statutory Payments

The following disbursements were made and recoveries received pursuant to this Act during the loan year:

| | |
|---|-----------------------|
| —Interest payments to lenders in respect of student loans (Section 6)..... | \$5,993,076.04 |
| —Loss Claims (Section 7)..... | 395,709.45 |
| —Death Claims (Section 8)..... | 122,133.79 |
| —Collection Fee (Section 9)..... | 14,584.82 |
| —Recoveries (Section 20)..... | 64,695.11 (Cr) |
| TOTAL..... | \$6,460,808.99 |

In respect of the year under review, the amount of the alternative payment to Quebec as a non-participating province was \$2,915,698.49

Statistical Information

Tables 1 to 4 appended to this Report contain statistical information on educational institutions attended by student borrowers during the loan year, the degrees sought by these students and information as to age, sex and marital status.

85,286 students, or approximately 78 per cent of all student borrowers, attended universities. A total of 2,935 attended universities in other countries, mainly in the United States. There were 4,826 students borrowers at non-university teacher training institutions, 4,776 in vocational and technical training institutions and schools of nursing and 14,405 in colleges of applied arts and technology or junior colleges.

Approximately 97 per cent of the student borrowers were in undergraduate or equivalent courses, with the remainder seeking a graduate degree. Nearly 89 per cent of those pursuing an undergraduate degree, or its equivalent, attended an institution located in their home province. Of those pursuing a degree at the Master's level, 65 per cent studied in their home provinces as did 39 per cent of the Ph.D. students.

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Results of Operations

TABLE A

Certificates of Eligibility Issued, Negotiated and the Number of
Students Issued Certificates in each Participating Province

| Issuing Province | Provincial Allocation | Certificates Issued | | Certificates Negotiated | | No. of Students Issued Certificates |
|----------------------------|---------------------------|---------------------|----------|-------------------------|----------|--|
| | | Face Value | Number | Face Value | Number | |
| | \$ | \$ | | \$ | | |
| British Columbia..... | 7,360,000 189,000* | 7,545,720 | 10,503 | 7,252,407 | 10,000 | 10,503 |
| | 7,549,000 | | | | | |
| Alberta..... | 5,520,000 2,977,000* | 8,340,345 | 14,087 | 8,084,075 | 13,391 | 13,415 |
| | 8,497,000 | | | | | |
| Saskatchewan..... | 3,520,000 3,127,000* | 6,564,848 | 9,187 | 6,385,132 | 8,847 | 8,282 |
| | 6,647,000 | | | | | |
| Manitoba..... | 3,600,000 | 3,448,789 | 4,971 | 3,371,225 | 4,830 | 4,816 |
| Ontario..... | 26,880,000 720,000* | 27,538,820 | 55,603 | 26,612,801 | 53,860 | 53,911 |
| | 27,600,000 | | | | | |
| New Brunswick..... | 2,560,000 2,326,000* | 4,825,919 | 6,671 | 4,770,987 | 6,545 | 6,272 |
| | 4,886,000 | | | | | |
| Nova Scotia..... | 2,960,000 2,326,000* | 5,227,182 | 7,590 | 5,127,130 | 7,355 | 6,810 |
| | 5,286,000 | | | | | |
| Prince Edward Island..... | 400,000 543,000* | 844,280 | 2,004 | 782,905 | 1,857 | 1,034 |
| | 943,000 | | | | | |
| Newfoundland..... | 2,160,000 | 1,487,307 | 2,647 | 1,450,547 | 2,576 | 2,233 |
| Northwest Territories..... | 80,000 | 7,563 | 12 | 6,677 | 10 | 11 |
| Yukon..... | 80,000 | 21,775 | 26 | 18,700 | 22 | 25 |
| TOTAL..... | 55,120,000 12,208,000* | 65,852,548 | 113,301† | 63,862,586 | 109,293† | 107,312† |
| | 67,328,000 | | | | | |

*Supplementary allocation pursuant to Section 11 of the Act.

†The figures for 'certificates issued', 'certificates negotiated' and 'number of students issued certificates' vary because some students were issued more than one certificate and/or did not negotiate some or all of their certificates.

TABLE B
Value of Loans Outstanding as at June 30, 1969

| Lending Institution | Loans Outstanding in | | Total |
|----------------------|---|--|--------------------|
| | Class A (Government paying interest) | Class B (Borrowers paying interest) | |
| | \$ | \$ | \$ |
| Chartered Banks..... | 131,184,645 | 49,941,070 | 181,125,715 |
| Credit Unions..... | 1,939,970 | 614,500 | 2,554,470 |
| TOTAL..... | 133,124,615 | 50,555,570 | 183,680,185 |

TABLE C
Number and Amount of Loans Made by Lenders

| Province Where Lender* is Located | Chartered Banks | | | | | | | | | | | | | | | | Credit Unions | | Total All Lenders | |
|-----------------------------------|------------------------------------|------------|--------|--------------------------|--------|------------|------------------|-----------|--------|-------------------------|-------|-----------|---------------------------|------------|-------|-------------|---------------|-----------------|-------------------|----|
| | Canadian Imperial Bank of Commerce | | | The Royal Bank of Canada | | | Bank of Montreal | | | The Bank of Nova Scotia | | | The Toronto-Dominion Bank | | | Other Banks | | Total All Banks | | |
| | No. | Amount** | No. | Amount** | No. | Amount** | No. | Amount** | No. | Amount** | No. | Amount** | No. | Amount** | No. | Amount** | No. | Amount** | | |
| | | \$ | | \$ | | \$ | | \$ | | \$ | | \$ | | \$ | | \$ | | \$ | | \$ |
| British Columbia..... | 2,112 | 1,469,575 | 1,473 | 927,901 | 4,214 | 2,929,343 | 1,871 | 1,177,465 | 427 | 287,457 | — | — | 10,097 | 6,791,741 | 84 | 47,048 | 10,181 | 6,838,789 | | |
| Alberta..... | 4,488 | 2,628,264 | 2,013 | 1,233,338 | 4,430 | 2,624,569 | 866 | 538,321 | 1,685 | 1,039,179 | — | — | 13,482 | 8,063,671 | 8 | 5,075 | 13,490 | 8,068,746 | | |
| Saskatchewan..... | 1,347 | 938,385 | 3,251 | 2,123,204 | 1,323 | 922,521 | 579 | 392,976 | 552 | 372,468 | — | — | 7,052 | 4,749,554 | 1,166 | 795,923 | 8,218 | 5,545,477 | | |
| Manitoba..... | 804 | 508,129 | 1,093 | 753,743 | 2,092 | 1,383,764 | 342 | 227,738 | 562 | 361,145 | 38 | 28,530 | 4,931 | 3,263,049 | 141 | 101,840 | 5,072 | 3,364,889 | | |
| Ontario..... | 16,464 | 8,238,381 | 10,261 | 5,195,928 | 10,881 | 5,407,900 | 6,623 | 3,274,019 | 8,562 | 4,223,758 | 397 | 189,116 | 53,188 | 26,529,102 | 104 | 50,832 | 53,292 | 26,579,934 | | |
| Quebec..... | 177 | 107,126 | 179 | 112,336 | 337 | 204,882 | 88 | 56,200 | 29 | 17,833 | 30 | 21,763 | 840 | 520,140 | — | — | 840 | 520,140 | | |
| New Brunswick..... | 603 | 416,359 | 991 | 687,758 | 2,772 | 1,910,060 | 1,078 | 707,024 | 67 | 34,184 | 1,017 | 761,339 | 6,528 | 4,516,724 | — | — | 6,528 | 4,516,724 | | |
| Nova Scotia..... | 1,206 | 803,641 | 3,496 | 2,372,355 | 1,478 | 968,295 | 1,545 | 1,049,919 | 45 | 27,603 | — | — | 7,770 | 5,221,813 | 40 | 26,176 | 7,810 | 5,247,989 | | |
| Prince Edward Island..... | 334 | 147,570 | 435 | 180,096 | 223 | 94,474 | 399 | 179,078 | 33 | 14,543 | 82 | 34,680 | 1,506 | 650,441 | — | — | 1,506 | 650,441 | | |
| Newfoundland..... | 1,076 | 564,818 | 168 | 91,928 | 665 | 343,035 | 447 | 243,267 | — | — | — | — | 2,356 | 1,243,048 | — | — | 2,356 | 1,243,048 | | |
| TOTALS..... | 28,611 | 15,822,248 | 23,360 | 13,678,587 | 28,415 | 16,788,843 | 13,838 | 7,846,007 | 11,962 | 6,378,170 | 1,564 | 1,035,428 | 107,750 | 61,549,283 | 1,543 | 1,026,894 | 109,293 | 62,576,177 | | |

*In the case of chartered banks, where branch is located.
**Actual amount advanced against certificates.

Distribution of Certificates, by Educational Institution Attended

| Institutions | Undergraduate* or Equivalent | | | Masters | | | Doctorate | | | Total | |
|--|------------------------------------|------------|----|---------|-----------|----|-----------|----------|----|---------|------------|
| | No. | Amount** | \$ | No. | Amount** | \$ | No. | Amount** | \$ | No. | Amount** |
| | | | | | | | | | | | |
| University of British Columbia..... | 4,861 | 3,393,383 | | 214 | 160,627 | | 27 | 21,550 | | 5,102 | 3,575,560 |
| University of Victoria..... | 1,037 | 705,776 | | 16 | 12,766 | | 1 | 1,000 | | 1,054 | 719,542 |
| Simon Fraser University..... | 2,063 | 1,231,190 | | 65 | 41,869 | | 4 | 1,600 | | 2,132 | 1,274,659 |
| University of Alberta..... | 6,354 | 3,688,384 | | 121 | 81,045 | | 52 | 29,945 | | 6,527 | 3,799,374 |
| University of Saskatchewan..... | 6,740 | 4,490,323 | | 64 | 46,397 | | 2 | 1,800 | | 6,806 | 4,538,520 |
| University of Manitoba..... | 2,603 | 1,712,449 | | 91 | 62,217 | | 5 | 3,100 | | 2,699 | 1,777,766 |
| University of Western Ontario..... | 3,979 | 1,993,633 | | 205 | 122,617 | | 6 | 3,810 | | 4,190 | 2,120,060 |
| University of Waterloo..... | 3,484 | 1,626,534 | | 73 | 35,615 | | 13 | 6,850 | | 3,570 | 1,668,999 |
| McMaster University..... | 2,317 | 1,113,816 | | 75 | 37,960 | | 1 | 300 | | 2,393 | 1,152,076 |
| University of Toronto..... | 7,327 | 3,580,269 | | 302 | 161,692 | | 43 | 23,070 | | 7,672 | 3,765,031 |
| Queen's University..... | 2,366 | 1,221,561 | | 66 | 38,030 | | 13 | 8,525 | | 2,445 | 1,268,116 |
| University of Ottawa..... | 1,671 | 843,589 | | 94 | 49,505 | | 13 | 6,625 | | 1,778 | 899,719 |
| Carleton University..... | 2,017 | 1,023,462 | | 91 | 51,252 | | 1 | 165 | | 2,109 | 1,074,879 |
| University of Windsor..... | 2,050 | 1,014,368 | | 83 | 43,255 | | 2 | 1,200 | | 2,135 | 1,058,823 |
| University of Montreal..... | 128 | 87,905 | | 17 | 10,435 | | — | — | | 145 | 98,340 |
| McGill University (Including Macdonald College)..... | 417 | 242,442 | | 57 | 35,506 | | 5 | 3,778 | | 479 | 281,726 |
| Sir George Williams University..... | 127 | 77,780 | | 4 | 2,315 | | — | — | | 131 | 80,095 |
| University of New Brunswick..... | 2,143 | 1,437,024 | | 29 | 16,525 | | 4 | 2,143 | | 2,176 | 1,455,692 |
| Dalhousie University..... | 1,571 | 1,032,374 | | 73 | 40,307 | | 8 | 6,510 | | 1,652 | 1,079,191 |
| Memorial University..... | 2,082 | 1,110,274 | | 4 | 2,686 | | — | — | | 2,086 | 1,112,960 |
| Other Universities in Canada..... | 24,621 | 14,034,257 | | 420 | 257,048 | | 29 | 19,095 | | 25,070 | 14,310,400 |
| Sub-TOTAL—Universities in Canada..... | 79,958 | 45,660,793 | | 2,164 | 1,309,669 | | 229 | 141,066 | | 82,351 | 47,111,528 |
| Universities in—The United States..... | 2,146 | 1,746,988 | | 402 | 339,187 | | 157 | 133,568 | | 2,705 | 2,219,743 |
| The United Kingdom..... | 32 | 27,140 | | 44 | 37,645 | | 52 | 47,202 | | 128 | 111,987 |
| Europe..... | 27 | 18,635 | | 24 | 18,640 | | 66 | 12,760 | | 50,035 | 50,035 |
| Rest of the World..... | 18 | 14,440 | | 17 | 14,310 | | 1 | 1,000 | | 36 | 29,750 |
| Sub-TOTAL—Universities Outside Canada..... | 2,223 | 1,807,203 | | 487 | 409,782 | | 225 | 194,530 | | 2,935 | 2,411,515 |
| Sub-TOTAL—All Universities..... | 82,181 | 47,467,996 | | 2,651 | 1,719,451 | | 454 | 335,596 | | 85,286 | 49,523,043 |
| Teacher Training Institutions..... | 4,826 | 2,740,284 | | — | — | | — | — | | 4,826 | 2,740,284 |
| Vocational and Technical Training Institutions..... | 4,776 | 2,741,126 | | — | — | | — | — | | 4,776 | 2,741,126 |
| Other Post-Secondary Institutions and Courses..... | 14,405 | 7,571,724 | | — | — | | — | — | | 14,405 | 7,571,724 |
| Sub-TOTAL—Other Than Universities..... | 24,007 | 13,053,134 | | — | — | | — | — | | 24,007 | 13,053,134 |
| TOTAL—All Institutions..... | 106,188 | 60,521,130 | | 2,651 | 1,719,451 | | 454 | 335,596 | | 109,293 | 62,576,177 |

*Including second and professional degrees.

**Actual amount advanced against certificates.

TABLE 2
Distribution of Certificates, by Type of Educational Institution Attended

| Location of Educational Institution Attended | Universities | | | | | | | | | | Post-Secondary Institutions Other Than Universities | | | | Total for Province | |
|--|------------------------------|-------------|------------------------------|----------|-----------|-------|--------------------|------------------|----------------|-------------------|---|--------------------|----------------------------|--------|--------------------|---------|
| | Undergraduate Degrees* | | | | | | | Graduate Degrees | | | | | | | | |
| | Arts Science and Engineering | Educa- tion | Com- merce Busi- ness Admin. | Medicine | Dentistry | Law | Other Univ. Degree | Total | Master's Level | Docto- rate Level | Total | Teachers' Training | Technical and Voca- tional | Other | | Total |
| British Columbia..... | 4,519 | 2,268 | 371 | 117 | 42 | 251 | 583 | 8,151 | 296 | 32 | 328 | — | 642 | 747 | 1,389 | 9,868 |
| Alberta..... | 4,189 | 3,135 | 630 | 282 | 136 | 148 | 981 | 9,501 | 189 | 63 | 252 | 71 | 1,875 | 894 | 2,840 | 12,593 |
| Saskatchewan..... | 3,026 | 2,211 | 416 | 120 | 9 | 146 | 814 | 6,742 | 64 | 2 | 66 | 1 | 532 | 605 | 1,138 | 7,946 |
| Manitoba..... | 2,429 | 39 | 93 | 99 | 57 | 73 | 767 | 3,557 | 107 | 5 | 112 | 419 | 259 | 435 | 1,113 | 4,782 |
| Ontario..... | 29,129 | 754 | 1,175 | 1,313 | 401 | 1,442 | 2,460 | 36,674 | 1,201 | 105 | 1,306 | 2,797 | 451 | 10,084 | 13,332 | 51,312 |
| Quebec..... | 499 | 14 | 41 | 36 | 22 | 9 | 142 | 763 | 109 | 9 | 118 | 19 | 25 | 67 | 111 | 992 |
| New Brunswick..... | 4,609 | 269 | 691 | 4 | 2 | 115 | 320 | 6,010 | 87 | 5 | 92 | 962 | 476 | 203 | 1,641 | 7,743 |
| Nova Scotia..... | 3,236 | 207 | 393 | 173 | 60 | 173 | 154 | 4,396 | 104 | 8 | 112 | 52 | 327 | 605 | 984 | 5,492 |
| Prince Edward Island..... | 1,051 | 139 | 24 | 5 | 3 | — | 170 | 1,392 | 3 | — | 3 | — | 60 | 1 | 61 | 1,456 |
| Newfoundland..... | 730 | 1,100 | 152 | 49 | 3 | 3 | 47 | 2,084 | 4 | — | 4 | 1 | 55 | 161 | 217 | 2,305 |
| United States..... | 1,235 | 293 | 160 | 29 | 25 | 6 | 1,084 | 2,832 | 402 | 157 | 559 | 497 | 53 | 550 | 1,100 | 4,491 |
| United Kingdom..... | 25 | 1 | 1 | 2 | — | 3 | 24 | 56 | 44 | 52 | 96 | — | 8 | 12 | 20 | 172 |
| Others..... | 4 | 1 | 3 | 2 | — | 4 | 9 | 23 | 41 | 16 | 57 | 7 | 13 | 41 | 61 | 141 |
| TOTAL..... | 54,681 | 10,431 | 4,150 | 2,231 | 760 | 2,373 | 7,555 | 82,181 | 2,651 | 454 | 3,105 | 4,826 | 4,776 | 14,405 | 24,007 | 109,293 |

*Including second and professional degrees.

TABLE 3

Distribution of Certificates by Province of Issue, Location of Institution Attended and Level of Study

| Institution in <div>→</div> | British Columbia | | | | Alberta | | | | Saskatchewan | | | | Manitoba | | | | Ontario | | | | Quebec | | | | New Brunswick | | | |
|-----------------------------|-------------------------------|---------|-----------|----------|-----------------------------|---------|-----------|----------|-----------------------------|---------|-----------|----------|-----------------------------|---------|-----------|----------|-----------------------------|---------|-----------|----------|-----------------------------|---------|-----------|-----------------------------|---------------|-----------|--|--|
| | Issuing Province <div>↓</div> | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Undergraduate or Equivalent | Masters | Doctorate | Graduate | Undergraduate or Equivalent | Masters | Doctorate | Graduate | Undergraduate or Equivalent | Masters | Doctorate | Graduate | Undergraduate or Equivalent | Masters | Doctorate | Graduate | Undergraduate or Equivalent | Masters | Doctorate | Graduate | Undergraduate or Equivalent | Masters | Doctorate | Undergraduate or Equivalent | Masters | Doctorate | | |
| British Columbia..... | 9,002 | 243 | 28 | 140 | 7 | 1 | 1 | 27 | 1 | 1 | 38 | — | — | — | — | 111 | 20 | 10 | 29 | 2 | 1 | 3 | 1 | — | — | — | | |
| Alberta..... | 194 | 15 | 2 | 11,625 | 170 | 59 | 2 | 82 | 2 | 2 | 63 | 1 | — | — | — | 162 | 32 | 6 | 57 | 4 | — | 4 | 2 | — | — | — | | |
| Saskatchewan..... | 60 | 5 | — | 382 | 2 | 1 | 1 | 7,719 | 55 | 1 | 229 | 8 | — | — | — | 134 | 8 | 1 | 35 | 4 | — | 2 | — | — | — | — | | |
| Manitoba..... | 39 | — | — | 55 | — | — | — | 32 | 2 | — | 4,123 | 85 | 4 | — | — | 90 | 32 | 2 | 21 | 6 | — | 4 | — | — | — | — | | |
| Ontario..... | 210 | 30 | 1 | 118 | 9 | 1 | — | 17 | 3 | — | 187 | 11 | 1 | — | — | 49,181 | 1,063 | 81 | 469 | 70 | 6 | 254 | 9 | 1 | — | — | | |
| New Brunswick..... | 7 | 2 | 1 | 4 | — | — | — | 1 | 1 | — | 7 | 2 | — | — | — | 122 | 18 | 2 | 181 | 9 | — | 5,489 | 51 | 1 | — | — | | |
| Nova Scotia..... | 10 | 1 | — | 8 | 1 | 1 | — | — | — | — | 13 | — | — | — | — | 131 | 16 | 1 | 53 | 8 | 1 | 1,651 | 22 | 1 | — | — | | |
| Prince Edward Island..... | 1 | — | — | 2 | — | — | — | — | — | — | 7 | — | — | — | — | 48 | 4 | — | 21 | 2 | — | 186 | 1 | — | — | — | | |
| Newfoundland..... | 3 | — | — | 3 | — | — | — | — | — | — | — | — | — | — | — | 27 | 8 | 2 | 7 | 4 | 1 | 1 | — | — | — | — | | |
| Yukon and N.W.T..... | 14 | — | — | 4 | — | — | — | 2 | — | — | 3 | — | — | — | — | — | — | — | 1 | — | — | — | — | — | — | — | | |
| TOTAL..... | 9,540 | 296 | 32 | 12,341 | 189 | 63 | 2 | 7,880 | 64 | 2 | 4,670 | 107 | 5 | 50,006 | 1,201 | 105 | 874 | 109 | 9 | 7,651 | 87 | 5 | — | — | — | — | | |

| Institution in <div>→</div> | Nova Scotia | | | | Prince Edward I. | | | | Newfoundland | | | | United States | | | | United Kingdom | | | | Others | | | | Total | | | |
|-----------------------------|-------------|-----|---|-------|------------------|---|---|-------|--------------|---|-------|-----|---------------|----|----|----|----------------|-------|-----|---------|--------|-----|--------|-------|-------|----|--|--|
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 8 | 2 | — | 1 | — | — | — | 1 | — | — | 200 | 57 | 36 | 7 | 3 | 10 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 9,569 | 340 | 91 | | |
| British Columbia..... | 6 | — | — | — | — | — | — | 9 | — | — | 732 | 95 | 32 | 14 | 6 | 7 | 12,954 | 331 | 106 | 6 | 5 | 3 | 8,715 | 108 | 24 | | | |
| Alberta..... | 5 | — | — | — | — | — | — | — | — | — | 143 | 19 | 13 | 3 | 2 | 5 | 4,647 | 159 | 24 | 1 | 1 | — | 4,647 | 159 | 24 | | | |
| Saskatchewan..... | 6 | — | — | — | — | — | — | — | — | — | 263 | 33 | 14 | 3 | 4 | 4 | 52,286 | 1,412 | 162 | 11 | 8 | — | 52,286 | 1,412 | 162 | | | |
| Manitoba..... | 198 | 13 | 1 | 29 | — | — | — | 10 | 3 | — | 1,533 | 155 | 48 | 38 | 30 | 14 | 6,425 | 108 | 12 | 6 | 5 | 1 | 6,425 | 108 | 12 | | | |
| Ontario..... | 507 | 5 | 2 | 47 | — | — | — | 9 | — | — | 982 | 22 | 8 | 6 | 2 | 7 | 7,197 | 136 | 22 | 6 | 1 | — | 7,197 | 136 | 22 | | | |
| New Brunswick..... | 4,299 | 63 | 4 | 29 | — | — | — | — | — | — | 10 | 2 | — | 2 | — | — | 1,826 | 29 | 2 | — | — | — | 1,826 | 29 | 2 | | | |
| Nova Scotia..... | 202 | 17 | — | 1,347 | 3 | — | — | 2,269 | 4 | — | 12 | 4 | 2 | 2 | 1 | 4 | 2,538 | 27 | 11 | — | — | — | 2,538 | 27 | 11 | | | |
| Prince Edward Island..... | 149 | 4 | 1 | — | — | — | — | — | — | — | 7 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | | |
| Newfoundland..... | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | | |
| Yukon and N.W.T..... | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | | |
| TOTAL..... | 5,380 | 104 | 8 | 1,453 | 3 | — | — | 2,301 | 4 | — | 3,932 | 402 | 157 | 76 | 44 | 52 | 84 | 41 | 16 | 106,188 | 2,651 | 454 | — | — | — | — | | |

Distribution of Certificates, by Age and Level of Study, Sex and Marital Sta

| Age in Years | Under 18 | 18 | 19 | | 20 | | 21 | | | 22 | | |
|--|-----------------------------|-----------------------------|-----------------------------|----------|-----------------------------|----------|-----------------------------|----------|-----------|-----------------------------|----------|-----------|
| Location of Educational Institution Attended | Undergraduate or Equivalent | Undergraduate or Equivalent | Undergraduate or Equivalent | Graduate | Undergraduate or Equivalent | Graduate | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | |
| | | | | | | | | Masters | Doctorate | | Masters | Doctorate |
| British Columbia..... | 40 | 528 | 1,177 | — | 1,329 | 1 | 1,469 | 5 | — | 1,517 | 22 | — |
| Alberta..... | 85 | 1,017 | 2,046 | — | 2,132 | 1 | 2,012 | 4 | — | 1,746 | 21 | — |
| Saskatchewan..... | 30 | 713 | 1,623 | — | 1,482 | 1 | 1,313 | 9 | — | 983 | 8 | — |
| Manitoba..... | 16 | 322 | 750 | — | 827 | 1 | 834 | 11 | — | 664 | 18 | — |
| Ontario..... | 140 | 1,808 | 7,142 | 8 | 9,789 | 16 | 9,319 | 50 | 5 | 8,216 | 179 | — |
| Quebec..... | 10 | 30 | 99 | — | 128 | 3 | 137 | 9 | — | 144 | 16 | — |
| New Brunswick..... | 67 | 834 | 1,730 | — | 1,609 | 1 | 1,333 | 3 | 2 | 945 | 22 | — |
| Nova Scotia..... | 60 | 419 | 1,022 | — | 1,068 | 4 | 943 | 13 | — | 679 | 15 | — |
| Prince Edward Island..... | 13 | 199 | 297 | — | 317 | 0 | 255 | 0 | — | 174 | — | — |
| Newfoundland..... | 229 | 459 | 457 | — | 353 | 0 | 254 | 1 | — | 206 | — | — |
| United States..... | 16 | 182 | 557 | — | 668 | 2 | 594 | 12 | — | 609 | 33 | — |
| United Kingdom..... | — | 4 | 2 | — | 17 | 0 | 4 | 0 | 1 | 9 | 8 | — |
| Others..... | 3 | 2 | 12 | — | 14 | 1 | 19 | 2 | 0 | 7 | 5 | — |
| TOTAL..... | 709 | 6,517 | 16,914 | 8 | 19,733 | 31 | 18,486 | 119 | 8 | 15,899 | 347 | 1 |
| Male—Single..... | 306 | 2,906 | 8,477 | 5 | 11,181 | 21 | 11,603 | 69 | 2 | 10,607 | 202 | 1 |
| Married..... | 2 | 4 | 55 | — | 262 | 2 | 715 | 3 | 1 | 1,315 | 40 | — |
| Female—Single..... | 399 | 3,600 | 8,303 | 3 | 8,027 | 8 | 5,729 | 42 | 5 | 3,534 | 88 | — |
| Married..... | 2 | 7 | 79 | — | 263 | — | 439 | 5 | — | 443 | 17 | — |
| TOTAL—Single..... | 705 | 6,506 | 16,780 | 8 | 19,208 | 29 | 17,332 | 111 | 7 | 14,141 | 290 | 1 |
| Married..... | 4 | 11 | 134 | — | 525 | 2 | 1,154 | 8 | 1 | 1,758 | 57 | — |

| 23 | | | 24 | | | 25-29 | | | 30-34 | | | 35 and Over | | | Totals | | | |
|--------------------------------|----------|-----------|--------------------------------|----------|-----------|--------------------------------|----------|-----------|--------------------------------|----------|-----------|--------------------------------|----------|-----------|--------------------------------|----------|-----|-----------------------|
| Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Undergraduate or Equivalent | Graduate | | Accumulative Total |
| | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | Masters | Doctorate | | | | |
| 962 | 42 | 2 | 680 | 39 | 2 | 1,320 | 129 | 14 | 281 | 31 | 11 | 237 | 27 | 3 | 9,540 | 296 | 32 | 9,868 |
| 928 | 18 | 2 | 646 | 28 | — | 1,170 | 69 | 27 | 290 | 34 | 15 | 269 | 14 | 19 | 12,341 | 189 | 63 | 12,593 |
| 555 | 9 | — | 344 | 10 | — | 591 | 20 | 2 | 154 | 4 | — | 92 | 3 | — | 7,880 | 64 | 2 | 7,946 |
| 418 | 18 | — | 271 | 10 | — | 451 | 33 | 2 | 76 | 11 | 2 | 41 | 5 | 1 | 4,670 | 107 | 5 | 4,782 |
| 4,747 | 188 | 7 | 2,851 | 180 | 5 | 4,545 | 434 | 44 | 868 | 99 | 18 | 581 | 47 | 17 | 50,006 | 1,201 | 105 | 51,312 |
| 86 | 21 | 2 | 81 | 21 | 3 | 137 | 32 | 1 | 15 | 5 | 1 | 7 | 2 | 1 | 874 | 109 | 9 | 992 |
| 452 | 15 | — | 248 | 14 | — | 356 | 25 | 2 | 41 | 5 | — | 36 | 2 | — | 7,651 | 87 | 5 | 7,743 |
| 372 | 18 | — | 275 | 12 | 1 | 427 | 36 | 3 | 72 | 3 | 1 | 43 | 3 | 2 | 5,380 | 104 | 8 | 5,492 |
| 89 | — | — | 30 | — | — | 62 | 3 | — | 8 | — | — | 9 | — | — | 1,453 | 3 | — | 1,456 |
| 115 | — | — | 64 | — | — | 135 | 2 | — | 19 | — | — | 10 | 1 | — | 2,301 | 4 | — | 2,305 |
| 402 | 48 | 12 | 267 | 54 | 12 | 479 | 177 | 62 | 104 | 50 | 39 | 54 | 26 | 28 | 3,932 | 402 | 157 | 4,491 |
| 11 | 8 | 1 | 8 | 11 | 4 | 18 | 14 | 30 | 3 | 3 | 10 | — | — | 6 | 76 | 44 | 52 | 172 |
| 3 | 5 | 1 | 5 | 6 | — | 11 | 15 | 10 | 2 | 5 | 5 | 6 | 2 | — | 84 | 41 | 16 | 141 |
| 9,140 | 390 | 27 | 5,770 | 385 | 27 | 9,702 | 989 | 197 | 1,933 | 250 | 102 | 1,385 | 132 | 77 | 106,188 | 2,651 | 454 | 109,293 |
| 5,198 | 235 | 13 | 3,862 | 212 | 7 | 5,070 | 477 | 43 | 521 | 63 | 12 | 168 | 8 | 9 | 60,899 | 1,292 | 97 | 62,288 |
| 1,277 | 64 | 10 | 1,129 | 97 | 15 | 3,247 | 379 | 144 | 1,023 | 161 | 85 | 698 | 85 | 64 | 9,727 | 831 | 320 | 10,878 |
| 1,402 | 77 | 2 | 612 | 67 | 3 | 992 | 95 | 9 | 184 | 12 | 2 | 150 | 17 | 3 | 32,932 | 409 | 27 | 33,368 |
| 263 | 14 | 2 | 167 | 9 | 2 | 393 | 38 | 1 | 205 | 14 | 3 | 369 | 22 | 1 | 2,630 | 119 | 10 | 2,759 |
| 7,600 | 312 | 15 | 4,474 | 279 | 10 | 6,062 | 572 | 52 | 705 | 75 | 14 | 318 | 25 | 12 | 93,831 | 1,701 | 124 | 95,656 |
| 1,540 | 78 | 12 | 1,296 | 106 | 17 | 3,640 | 417 | 145 | 1,228 | 175 | 88 | 1,067 | 107 | 65 | 12,357 | 950 | 330 | 13,637 |

| 23 | Diplôme | Maitrise | Baccalauréat ou équivalent | 9,140 | 6,198 | 1,277 | 1,402 | 1,263 | 7,600 | 1,540 |
|------------|---------|----------|----------------------------|-------|-------|-------|-------|-------|-------|-------|
| | | | | | | | | | | |
| 24 | Diplôme | Maitrise | Baccalauréat ou équivalent | 3 | 5 | 1 | 8 | 48 | 11 | 3 |
| | | | | 5 | 8 | 12 | 267 | 64 | 8 | 402 |
| | | | | 1 | 1 | — | — | — | 1 | 115 |
| | | | | 5 | 8 | 54 | 64 | 30 | 5 | 89 |
| 25-29 | Diplôme | Maitrise | Baccalauréat ou équivalent | 6 | 11 | 12 | 479 | 135 | 11 | 372 |
| | | | | 15 | 14 | 62 | 2 | 3 | 15 | 452 |
| | | | | 10 | 30 | 19 | 8 | 72 | 3 | 18 |
| | | | | 197 | 1,933 | 250 | 104 | 50 | 5 | 32 |
| 30-34 | Diplôme | Maitrise | Baccalauréat ou équivalent | 5 | 10 | 5 | 39 | — | 10 | 372 |
| | | | | 5 | 3 | 19 | 8 | 72 | 3 | 452 |
| | | | | 102 | 1,385 | 132 | 6 | 2 | — | 18 |
| | | | | 14 | 88 | 175 | 12 | 3 | 14 | 928 |
| 35 et plus | Diplôme | Maitrise | Baccalauréat ou équivalent | 1 | 1 | 1 | 1 | 1 | 1 | 962 |
| | | | | 1 | 1 | 1 | 1 | 1 | 1 | 928 |
| | | | | 1 | 1 | 1 | 1 | 1 | 1 | 555 |
| | | | | 1 | 1 | 1 | 1 | 1 | 1 | 418 |
| TOTAL | Diplôme | Maitrise | Baccalauréat ou équivalent | 1 | 1 | 1 | 1 | 1 | 1 | 4,747 |
| | | | | 1 | 1 | 1 | 1 | 1 | 1 | 188 |
| | | | | 1 | 1 | 1 | 1 | 1 | 1 | 18 |
| | | | | 1 | 1 | 1 | 1 | 1 | 1 | 9 |

TABLEAU 4 Répartition des certificats par âge, niveau d'études, sexe et état civil

| Âge en années | Emplacement de l'établissement fréquenté | | | | | | | | | | | | | | | |
|---------------|--|----------------------------|-----|-------|--------|---|--------|----|--------|-----|---|--------|-----|----|---|----|
| Moins de 18 | Baccalauréat ou équivalent | Colombie-Britannique..... | 40 | 528 | 1,177 | — | 1,329 | 1 | 1,469 | 5 | — | 1,517 | 22 | — | 1 | 22 |
| | | | 85 | 1,017 | 2,046 | — | 2,132 | 1 | 2,012 | 4 | — | 1,746 | 21 | — | 1 | 22 |
| 18 | Baccalauréat ou équivalent | Alberta..... | 30 | 713 | 1,623 | — | 1,482 | 1 | 1,313 | 9 | — | 983 | 8 | — | 1 | 22 |
| | | | 16 | 322 | 750 | — | 827 | 1 | 834 | 11 | — | 664 | 18 | — | 1 | 22 |
| 19 | Baccalauréat ou équivalent | Manitoba..... | 140 | 1,808 | 7,142 | 8 | 9,789 | 16 | 9,319 | 50 | 5 | 8,216 | 179 | 9 | 1 | 22 |
| | | | 10 | 30 | 99 | — | 128 | 3 | 137 | 9 | — | 144 | 16 | 1 | 1 | 22 |
| | Diplôme | Nouveau-Brunswick..... | 67 | 834 | 1,730 | — | 1,609 | 1 | 1,333 | 3 | 2 | 945 | 22 | 1 | 1 | 22 |
| | | | 60 | 419 | 1,022 | — | 1,068 | 4 | 943 | 13 | — | 679 | 15 | 1 | 1 | 22 |
| | Baccalauréat ou équivalent | Nouvelle-Ecosse..... | 13 | 199 | 297 | — | 317 | 0 | 255 | 0 | — | 174 | — | — | 1 | 22 |
| | | | 229 | 459 | 457 | — | 353 | 0 | 254 | 1 | — | 206 | — | — | — | 22 |
| | Diplôme | Ile du Prince-Edouard..... | 16 | 182 | 557 | — | 668 | 2 | 594 | 12 | — | 609 | 33 | 4 | — | 22 |
| | | | — | 4 | 2 | — | 17 | 0 | 4 | 0 | 1 | 9 | 8 | — | — | 22 |
| 18 | Baccalauréat ou équivalent | Autres..... | 3 | 2 | 12 | — | 14 | 1 | 19 | 2 | 0 | 7 | 5 | — | — | 22 |
| | | | 709 | 6,517 | 16,914 | 8 | 19,733 | 31 | 18,486 | 119 | 8 | 15,899 | 347 | 16 | 1 | 22 |
| | Baccalauréat ou équivalent | Hommes—Célibataire..... | 306 | 2,906 | 8,477 | 5 | 11,181 | 21 | 11,603 | 69 | 2 | 10,607 | 202 | 11 | 1 | 22 |
| | | | 2 | 4 | 55 | — | 262 | 2 | 715 | 3 | 1 | 1,315 | 40 | 1 | 3 | 22 |
| | Baccalauréat ou équivalent | Femmes—Célibataire..... | 399 | 3,600 | 8,303 | 3 | 8,027 | 8 | 5,729 | 42 | 5 | 3,534 | 88 | 3 | 1 | 22 |
| | | | 2 | 7 | 79 | — | 263 | — | 439 | 5 | — | 443 | 17 | 1 | 1 | 22 |
| 18 | Baccalauréat ou équivalent | Total..... | 705 | 6,506 | 16,780 | 8 | 19,208 | 29 | 17,332 | 111 | 8 | 14,141 | 290 | 14 | 2 | 22 |
| | | | 4 | 11 | 134 | — | 525 | 2 | 1,154 | 8 | 1 | 1,758 | 57 | 2 | 2 | 22 |

TABLEAU 3

Répartition des certificats par province d'émission, emplacement des établissements d'enseignement fréquentés et niveau d'études

| Province émettrice ↓ | En Colombie-Britannique | | | En Alberta | | | En Saskatchewan | | | Au Manitoba | | | En Ontario | | | Au Québec | | | Au Nouveau-Brunswick | | |
|-------------------------|-------------------------|---------------------------|----------------------------|---------------|----------|----------------------------|-----------------|----------------|----------------------------|-------------|----------|----------------------------|------------|----------|----------------------------|-----------|----------|----------------------------|----------------------|----------|--|
| | Diplôme | | Baccalauréat ou équivalent | Diplôme | | Baccalauréat ou équivalent | Diplôme | | Baccalauréat ou équivalent | Diplôme | | Baccalauréat ou équivalent | Diplôme | | Baccalauréat ou équivalent | Diplôme | | Baccalauréat ou équivalent | Diplôme | | |
| | Maîtrise | Doctorat | | Maîtrise | Doctorat | | Maîtrise | Doctorat | | Maîtrise | Doctorat | | Maîtrise | Doctorat | | Maîtrise | Doctorat | | Maîtrise | Doctorat | |
| Colombie-Britannique | 243 | 28 | 140 | 7 | 1 | 27 | 1 | 38 | — | — | 111 | 20 | 10 | 29 | 2 | 1 | 3 | 1 | — | | |
| Alberta | 194 | 15 | 11,625 | 170 | 59 | 82 | 2 | 63 | 1 | 162 | 32 | 6 | 57 | 4 | — | 4 | 4 | — | | | |
| Saskatchewan | 60 | 5 | 382 | 2 | 1 | 32 | 1 | 229 | 8 | 134 | 8 | 1 | 35 | 4 | — | 2 | 2 | — | | | |
| Manitoba | 39 | — | 55 | — | — | 7,719 | — | 85 | 4 | 90 | 32 | 2 | 21 | 6 | — | 4 | — | — | | | |
| Ontario | 210 | 30 | 118 | 9 | 1 | 32 | 2 | 187 | 11 | 49,181 | 1,063 | 81 | 469 | 70 | 6 | 254 | — | — | | | |
| Nouveau-Brunswick | 7 | 2 | 4 | — | 1 | 17 | 1 | 7 | 2 | 122 | 18 | 2 | 181 | 9 | — | 9 | 1 | — | | | |
| Nouvelle-Écosse | 10 | 1 | 8 | 1 | — | 1 | — | 13 | — | 131 | 16 | 1 | 53 | 8 | 1 | 51 | 1 | — | | | |
| Île du Prince-Édouard | 1 | — | 2 | — | — | — | — | 7 | — | 48 | 4 | — | 21 | 2 | — | 186 | 22 | — | | | |
| Terre-Neuve | 3 | — | 3 | — | — | — | — | 3 | — | 27 | 8 | 2 | 7 | 4 | — | 58 | 1 | — | | | |
| Yukon et T.N.-O. | 14 | — | 4 | — | — | 2 | — | — | — | — | — | — | — | — | — | — | 1 | — | | | |
| Total | 296 | 32 | 12,341 | 189 | 63 | 7,880 | 64 | 4,670 | 107 | 5 | 50,006 | 1,201 | 105 | 874 | 109 | 9 | 7,651 | 87 | 5 | | |
| Établissement —————> | | | | | | | | | | | | | | | | | | | | | |
| En Nouvelle-Écosse | | À l'Île du Prince-Édouard | | À Terre-Neuve | | Aux États-Unis | | Au Royaume-Uni | | Autres | | Total | | | | | | | | | |
| Colombie-Britannique | 8 | 2 | 1 | — | — | 1 | — | — | 200 | 57 | 36 | 7 | 3 | 10 | 2 | 4 | 4 | 9,569 | 340 | 91 | |
| Alberta | 6 | — | — | — | — | 9 | — | — | 732 | 95 | 32 | 14 | 6 | 7 | 6 | 3 | — | 12,954 | 331 | 106 | |
| Saskatchewan | 5 | — | — | — | — | — | — | — | 143 | 19 | 13 | 3 | 2 | 5 | 3 | 5 | — | 8,715 | 108 | 24 | |
| Manitoba | 6 | — | — | — | — | — | — | — | 263 | 33 | 14 | 3 | 4 | 4 | 11 | 1 | — | 4,647 | 159 | 24 | |
| Ontario | 198 | 13 | 29 | — | — | 10 | — | — | 1,533 | 155 | 48 | 38 | 30 | 14 | 42 | 19 | 8 | 6,425 | 1,412 | 162 | |
| Nouveau-Brunswick | 507 | 5 | 47 | — | — | 3 | — | — | 50 | 15 | 4 | 1 | — | 7 | 6 | 5 | 1 | 6,425 | 108 | 12 | |
| Nouvelle-Écosse | 4,299 | 63 | 29 | — | — | 9 | — | — | 982 | 22 | 8 | 6 | 2 | 7 | 6 | — | — | 7,197 | 136 | 22 | |
| Île du Prince-Édouard | 202 | 17 | 1,347 | 3 | — | — | — | — | 10 | 4 | — | 2 | 2 | — | — | — | — | 1,826 | 29 | 2 | |
| Terre-Neuve | 149 | 4 | — | — | — | 2,269 | 4 | — | 12 | 4 | 2 | 2 | 1 | 4 | 8 | 1 | — | 2,538 | 27 | 11 | |
| Yukon et T.N.-O. | — | — | — | — | — | — | — | — | 7 | — | — | — | — | — | — | 1 | — | 31 | 1 | — | |
| Total | 5,380 | 104 | 8 | 1,453 | 3 | — | 2,301 | 4 | 3,932 | 402 | 157 | 76 | 44 | 52 | 84 | 41 | 16 | 106,188 | 2,651 | 454 | |

TABEAU 2
Répartition des certificats par catégorie d'établissement fréquenté

| Emplacement de l'établissement fréquenté | Universités | | | | | | | | | | Établissements d'enseignement post-secondaire non-universitaires | | | | | Total par province |
|--|-------------------------------------|--------------|------------------------------|-----------|--------------|-------|----------------------|--------|-----------------------|--------------------|--|-----------------------------|---------------------------------|--------|--------|--------------------|
| | Diplômes au niveau du baccalauréat* | | | | | | | | | | Diplômes universitaires | | | | | |
| | Arts sciences et genre | Instruc-tion | Com-merce et adminis-tration | Méde-cine | Art dentaire | Droit | Autres diplôme univ. | Total | Niveau de la maîtrise | Niveau du doctorat | Total | Forma-tion des ensei-gnants | Techni-ques et profes-sionnelle | Autres | Total | |
| Colombie-Britannique..... | 4,519 | 2,268 | 371 | 117 | 42 | 251 | 583 | 8,151 | 296 | 32 | 328 | — | 642 | 747 | 1,389 | 9,868 |
| Alberta..... | 4,189 | 3,135 | 630 | 282 | 136 | 148 | 981 | 9,501 | 189 | 63 | 252 | 71 | 1,875 | 894 | 2,840 | 12,593 |
| Saskatchewan..... | 3,026 | 2,211 | 416 | 120 | 9 | 146 | 814 | 6,742 | 64 | 2 | 66 | 1 | 532 | 605 | 1,138 | 7,946 |
| Manitoba..... | 2,429 | 39 | 93 | 99 | 57 | 73 | 767 | 3,557 | 107 | 5 | 112 | 419 | 259 | 435 | 1,113 | 4,782 |
| Ontario..... | 29,129 | 754 | 1,175 | 1,313 | 401 | 1,442 | 2,460 | 36,674 | 1,201 | 105 | 1,306 | 2,797 | 451 | 10,084 | 13,332 | 51,312 |
| Québec..... | 499 | 14 | 41 | 36 | 22 | 9 | 142 | 763 | 109 | 9 | 118 | 19 | 25 | 67 | 111 | 992 |
| Nouveau-Brunswick..... | 4,609 | 269 | 691 | 4 | 2 | 115 | 320 | 6,010 | 87 | 5 | 92 | 962 | 476 | 203 | 1,641 | 7,742 |
| Nouvelle-Écosse..... | 3,236 | 207 | 393 | 173 | 60 | 173 | 154 | 4,396 | 104 | 8 | 112 | 52 | 327 | 605 | 984 | 5,492 |
| Île-du-Prince-Édouard..... | 1,051 | 139 | 24 | 5 | 3 | — | 170 | 1,392 | 3 | — | 3 | — | 60 | 1 | 61 | 1,456 |
| Terre-Neuve..... | 730 | 1,100 | 152 | 49 | 3 | 3 | 47 | 2,084 | 4 | — | 4 | 1 | 55 | 161 | 217 | 2,305 |
| États-Unis..... | 1,235 | 293 | 160 | 29 | 25 | 6 | 1,084 | 2,832 | 402 | 157 | 559 | 497 | 53 | 550 | 1,100 | 4,491 |
| Royaume-Uni..... | 25 | 1 | 1 | 2 | — | 3 | 24 | 56 | 44 | 52 | 96 | — | 8 | 12 | 20 | 172 |
| Autres..... | 4 | 1 | 3 | 2 | — | 4 | 9 | 23 | 41 | 16 | 57 | 7 | 13 | 41 | 61 | 141 |
| Total..... | 54,681 | 10,431 | 4,150 | 2,231 | 760 | 2,373 | 7,555 | 82,181 | 2,651 | 454 | 3,105 | 4,826 | 4,776 | 14,405 | 24,007 | 109,293 |

*Y compris les deuxièmes diplômes et les diplômes professionnels.

TABEAU 1
Répartition des certificats, par établissement d'enseignement fréquenté

| Établissements d'enseignement | Études conduisant au baccalauréat* ou équivalent | | Diplômes universitaires | | | | Total | |
|--|--|------------|-------------------------|-----------------|----------|-----------------|---------|------------|
| | | | Maitrise | | Doctorat | | | |
| | | | Nombre | Montant** \$ | Nombre | Montant** \$ | | Nombre |
| Université de la Colombie-Britannique | 4,861 | 3,393,383 | 214 | 160,627 | 27 | 21,550 | 5,102 | 3,575,560 |
| Université de Victoria | 1,037 | 705,776 | 16 | 12,766 | 1 | 1,000 | 1,054 | 719,542 |
| Université Simon Fraser | 2,063 | 1,231,190 | 65 | 41,869 | 4 | 1,600 | 1,274 | 869,527 |
| Université d'Albhera | 6,354 | 3,688,384 | 121 | 81,045 | 52 | 29,945 | 2,132 | 3,799,374 |
| Université de la Saskatchewan | 6,740 | 4,490,323 | 64 | 46,397 | 2 | 1,800 | 6,806 | 4,538,520 |
| Université du Manitoba | 2,603 | 1,712,449 | 91 | 62,217 | 5 | 3,100 | 2,699 | 1,777,766 |
| Université Western Ontario | 3,979 | 1,993,633 | 205 | 122,617 | 6 | 3,810 | 4,150 | 2,120,060 |
| Université de Waterloo | 3,484 | 1,626,534 | 73 | 35,615 | 13 | 6,850 | 3,570 | 1,668,992 |
| Université McMaster | 2,317 | 1,113,816 | 75 | 37,960 | 1 | 300 | 2,393 | 1,152,076 |
| Université de Toronto | 7,327 | 3,580,269 | 302 | 161,692 | 43 | 23,070 | 7,672 | 3,765,031 |
| Université Queen | 1,671 | 1,221,561 | 66 | 38,030 | 13 | 8,525 | 2,445 | 1,268,116 |
| Université d'Ottawa | 2,017 | 1,023,462 | 94 | 49,505 | 13 | 1,165 | 2,109 | 1,074,879 |
| Université Carleton | 2,050 | 1,014,368 | 83 | 51,252 | 1 | 1,200 | 2,135 | 1,058,823 |
| Université de Montréal | 128 | 87,905 | 17 | 10,435 | — | — | 145 | 98,340 |
| Université McGill (y compris le Collège Macdonald) | 417 | 242,442 | 57 | 35,506 | 5 | 3,778 | 479 | 281,726 |
| Université Sir George Williams | 127 | 77,780 | 4 | 2,315 | — | — | 131 | 80,095 |
| Université du Nouveau-Brunswick | 2,143 | 1,437,024 | 29 | 16,525 | 4 | 2,143 | 2,176 | 1,455,692 |
| Université Dalhousie | 1,571 | 1,032,374 | 73 | 40,307 | 8 | 6,510 | 1,652 | 1,079,191 |
| Université Memorial | 2,082 | 1,110,274 | 4 | 2,686 | — | — | 2,086 | 1,112,960 |
| Autres universités au Canada | 24,621 | 14,034,257 | 420 | 257,048 | 29 | 19,095 | 25,070 | 14,310,400 |
| Somme PARTIELLE—Universités au Canada | 79,958 | 45,660,793 | 2,164 | 1,309,669 | 229 | 141,066 | 82,351 | 47,111,528 |
| Universités—aux États-Unis | 2,146 | 1,746,988 | 402 | 339,187 | 157 | 133,568 | 2,705 | 2,219,743 |
| au Royaume-Uni | 32 | 27,140 | 44 | 37,645 | 52 | 47,202 | 128 | 111,987 |
| en Europe | 27 | 18,635 | 24 | 18,640 | 15 | 12,760 | 66 | 50,035 |
| dans les autres parties du monde | 18 | 14,440 | 17 | 14,310 | 1 | 1,000 | 36 | 29,750 |
| Somme PARTIELLE—Universités hors du Canada | 2,223 | 1,807,203 | 487 | 409,782 | 225 | 194,530 | 2,935 | 2,411,515 |
| Somme PARTIELLE—Toutes les universités | 82,181 | 47,467,996 | 2,651 | 1,719,451 | 454 | 335,596 | 85,286 | 49,523,043 |
| Institutions de formation des enseignants | 4,826 | 2,740,284 | — | — | — | — | 4,826 | 2,740,284 |
| Institutions de formation technique et professionnelle | 4,776 | 2,741,126 | — | — | — | — | 4,776 | 2,741,126 |
| Autres institutions et cours postsecondaires | 14,405 | 7,571,724 | — | — | — | — | 14,405 | 7,571,724 |
| Somme PARTIELLE—Autres que les universités | 24,007 | 13,053,134 | — | — | — | — | 24,007 | 13,053,134 |
| TOTAL—Toutes les institutions | 106,188 | 60,521,130 | 2,651 | 1,719,451 | 454 | 335,596 | 109,293 | 62,576,177 |

* Comprend les deuxièmes diplômes du niveau secondaire et les diplômes professionnels.
** Montant réel avancé sur certificats.

TABLEAU C
Nombre et montant des prêts effectués par les prêteurs

| Province de résidence du prêteur* | Banque à charte | | | | | | | | | | | | | | Coopératives de Crédit ou caisses populaires | | Total tous les prêteurs | |
|-----------------------------------|--|---------------------|-------------------------|---------------------|--------------------|---------------------|------------------------------|---------------------|-------------------------|---------------------|----------------|---------------------|--------------------------|---------------------|--|-----------|-------------------------|------------|
| | Banque de Commerce Canadienne Impérial | | Banque Royale du Canada | | Banque de Montréal | | Banque de la Nouvelle-Écosse | | Banque Toronto-Dominion | | Autres Banques | | Total Toutes les Banques | | | | | |
| | Nom- bre | Montant ** \$ | Nom- bre | Montant ** \$ | Nom- bre | Montant ** \$ | Nom- bre | Montant ** \$ | Nom- bre | Montant ** \$ | Nom- bre | Montant ** \$ | Nom- bre | Montant ** \$ | | | | |
| Colombie-Britannique..... | 2,112 | 1,469,575 | 1,473 | 927,901 | 4,214 | 2,929,343 | 1,871 | 1,177,465 | 427 | 287,457 | — | 10,097 | 6,791,741 | 84 | 47,048 | 10,181 | 6,838,789 | |
| Alberta..... | 4,488 | 2,628,264 | 2,013 | 1,233,338 | 4,430 | 2,624,569 | 866 | 538,321 | 1,685 | 1,039,179 | — | 13,482 | 8,063,671 | 8 | 5,075 | 13,490 | 8,068,746 | |
| Saskatchewan..... | 1,347 | 938,385 | 3,251 | 2,123,204 | 1,323 | 922,521 | 579 | 392,976 | 552 | 372,468 | — | 7,052 | 4,749,554 | 1,166 | 795,923 | 8,218 | 5,545,477 | |
| Manitoba..... | 804 | 508,129 | 1,093 | 753,743 | 2,092 | 1,383,764 | 342 | 227,738 | 562 | 361,145 | 38 | 28,530 | 4,931 | 3,263,049 | 141 | 101,840 | 5,072 | 3,364,889 |
| Ontario..... | 16,464 | 8,238,381 | 10,261 | 5,195,928 | 10,881 | 5,407,900 | 6,623 | 3,274,019 | 8,562 | 4,223,758 | 397 | 189,116 | 53,188 | 26,529,102 | 104 | 50,832 | 53,292 | 26,579,934 |
| Québec..... | 177 | 107,126 | 179 | 112,336 | 337 | 204,882 | 88 | 56,200 | 29 | 17,833 | 30 | 21,763 | 840 | 520,140 | — | 840 | 520,140 | |
| Nouveau-Brunswick..... | 603 | 416,359 | 991 | 687,758 | 2,772 | 1,910,060 | 1,078 | 707,024 | 67 | 34,184 | 1,017 | 761,339 | 6,528 | 4,516,724 | — | 6,528 | 4,516,724 | |
| Nouvelle-Écosse..... | 1,206 | 803,641 | 3,496 | 2,372,355 | 1,478 | 968,295 | 1,545 | 1,049,919 | 45 | 27,603 | — | — | 7,770 | 5,221,813 | 40 | 26,176 | 7,810 | 5,247,989 |
| Île du Prince-Édouard..... | 334 | 147,570 | 435 | 180,096 | 223 | 94,474 | 399 | 179,078 | 33 | 14,543 | 82 | 34,680 | 1,506 | 650,441 | — | 1,506 | 650,441 | |
| Terre-Neuve..... | 1,076 | 564,818 | 168 | 91,928 | 665 | 343,035 | 447 | 243,267 | — | — | — | — | 2,356 | 1,243,048 | — | 2,356 | 1,243,048 | |
| TOTAL..... | 28,611 | 15,822,248 | 23,360 | 13,678,587 | 28,415 | 16,788,843 | 13,838 | 7,846,007 | 11,962 | 6,378,170 | 1,564 | 1,035,428 | 107,750 | 61,549,283 | 1,543 | 1,026,894 | 109,293 | 62,576,177 |

* Dans le cas des banques à charte là où la succursale est située.
** Montant réel avancé sur certificats.

TABLEAU B

Valeur des prêts en cours au 30 juin 1969

| Institutions de prêt | Prêts en cours dans la | | | Total |
|---|---|--|-------------|-------|
| | Classe A (le gouvernement payant l'intérêt) | Classe B (l'emprunteur payant l'intérêt) | | |
| Banques à charte..... | \$ | \$ | \$ | |
| Coopératives de crédit ou caisses populaires..... | 131,184,645 | 49,941,070 | 181,125,715 | |
| TOTAL..... | 133,124,615 | 50,555,570 | 183,680,185 | |

Résultats des opérations

TABIEAU A

Certificats d'admissibilité délivrés et utilisés, et nombre d'étudiants ayant reçu des certificats dans chaque province participante

| Province émettrice | Allocation aux provinces | | Certificats délivrés | | Certificats utilisés | | Nombre d'étudiants recevant de l'aide |
|---------------------------|--------------------------|------------|----------------------|------------|----------------------|----------|---------------------------------------|
| | Valeur | Nombre | Valeur | Nombre | Valeur | Nombre | |
| Colombie-Britannique..... | \$ 7,360,000 | 7,545,720 | \$ 10,503 | 7,252,407 | \$ 10,000 | 10,000 | 10,503 |
| | 189,000* | | | | | | |
| | 7,549,000 | | | | | | |
| | 5,520,000 | 8,340,345 | 14,087 | 8,084,075 | 13,391 | 13,391 | 13,415 |
| Alberta..... | 8,497,000 | | | | | | |
| | 3,520,000 | 6,564,848 | 9,187 | 6,385,132 | 8,847 | 8,847 | 8,282 |
| | 3,127,000* | | | | | | |
| | 6,647,000 | | | | | | |
| Manitoba..... | 3,600,000 | 3,448,789 | 4,971 | 3,371,225 | 4,830 | 4,830 | 4,816 |
| | 26,880,000 | 27,538,820 | 55,603 | 26,612,801 | 53,860 | 53,860 | 53,911 |
| | 720,000* | | | | | | |
| | 27,600,000 | | | | | | |
| Nouveau-Brunswick..... | 2,560,000 | 4,825,919 | 6,671 | 4,770,987 | 6,545 | 6,545 | 6,272 |
| | 2,326,000* | | | | | | |
| | 4,886,000 | | | | | | |
| | 2,960,000 | 5,227,182 | 7,590 | 5,127,130 | 7,355 | 7,355 | 6,810 |
| Nouvelle-Ecosse..... | 5,286,000 | | | | | | |
| | 400,000 | 844,280 | 2,004 | 782,905 | 1,857 | 1,857 | 1,034 |
| | 543,000* | | | | | | |
| | 943,000 | | | | | | |
| Terre-Neuve..... | 2,160,000 | 1,487,307 | 2,647 | 1,450,547 | 2,576 | 2,576 | 2,233 |
| | 80,000 | | | | | | |
| | 7,563 | | 12 | 6,677 | 10 | 10 | 11 |
| | 21,775 | | 26 | 18,700 | 22 | 22 | 25 |
| Yukon..... | 80,000 | | | | | | |
| TOTAL..... | \$5,120,000 | 65,852,548 | 113,301† | 63,862,586 | 109,293† | 107,312† | |
| | 12,208,000* | | | | | | |
| | 67,328,000 | | | | | | |

*Allocation supplémentaire, en vertu de l'article 11 de la Loi.

†Les chiffres des «certificats délivrés», des «certificats utilisés» et du «nombre d'étudiants recevant des certificats» varient parce que certains étudiants ont reçu plus d'un certificat et (ou) n'ont pas utilisé tous leurs certificats ou aucun d'eux.

Liste des tableaux

TABLEAU

Résultats des opérations

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Renseignements statistiques sur les étudiants emprunteurs

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Environ 97 p. 100 des étudiants emprunteurs suivaient des cours menant au baccalauréat, ou l'équivalent, tandis que les autres préparaient un diplôme supérieur. Près de 89 p. 100 de ceux qui suivaient des cours menant au baccalauréat, ou l'équivalent, fréquentaient des établissements situés dans leur propre province. Parmi ceux qui étudiaient en vue de l'obtention d'un diplôme au niveau de la maîtrise, 65 p. 100 suivaient des cours dans leur province, ainsi que 39 p. 100 de ceux qui voulaient obtenir un doctorat.

Voici les résultats de l'étude, comparativement à ceux des années précédentes :

CERTIFICATS DÉLIVRÉS PAR LES PROVINCES PARTICIPANTES

| Année de prêt | Valeur | Nombre d'étudiants bénéficiaires |
|---------------|-----------------|----------------------------------|
| 1964-1965 | \$26.7 millions | 42,113 |
| 1965-1966 | \$36.0 millions | 51,272 |
| 1966-1967 | \$41.1 millions | 63,243 |
| 1967-1968 | \$57.9 millions | 90,371 |
| 1968-1969 | \$65.8 millions | 107,312 |

Les tableaux A, B et C, en appendice au présent rapport, donnent le détail des résultats pour l'année 1968-1969.

Versements statutaires

En vertu de la Loi, on a effectué au cours de l'année de prêt les déboursés et recouvrements suivants :

| | |
|--|-----------------|
| — Paiement d'intérêt aux prêteurs pour le compte d'étudiants (article 6) | \$ 5,993,076.04 |
| — Réclamations pour perte (article 7) | 395,709.45 |
| — Réclamations pour cause de décès (article 8) | 122,133.79 |
| — Frais de recouvrement (article 9) | 14,584.82 |
| — Recouvrements (article 20) | 64,695.11 (CR) |
| TOTAL | \$ 6,460,808.99 |

En ce qui concerne l'année à l'étude, un paiement de remplacement de \$2,915,698.49 a été versé au Québec, à titre de province non participante.

Renseignements statistiques

Les tableaux 1 à 4 en appendice au présent rapport donnent des renseignements statistiques sur les institutions d'enseignement fréquentées par les étudiants emprunteurs au cours de l'année de prêt, les diplômes recherchés ainsi que des renseignements sur l'âge, le sexe et l'état civil des emprunteurs.

Un total de 85,286 étudiants, soit 78 p. 100 environ des étudiants emprunteurs, fréquentaient des universités. Un total de 2,935 étudiants fréquentaient des universités à l'étranger surtout aux Etats-Unis. On comptait 4,826 étudiants emprunteurs dans des écoles normales non universitaires, 4,776 dans des institutions de formation professionnelle et technique et des écoles de soins infirmiers et 14,405 dans des collèges d'art appliqués et des instituts de technologie ou des « collèges juniors ».

au point un ensemble de critères administratifs communs destinés à rendre raisonnablement uniformes les usages administratifs. Ces critères ont été appliqués au cours des années de prêt suivantes, et le groupe de fonctionnaires qui les a mis au point a poursuivi ses travaux afin d'améliorer encore les méthodes appliquées.

Le Québec possède son propre programme d'aide aux étudiants et ne participe pas au Régime canadien de prêts aux étudiants. Cependant, des représentants de toutes les provinces, y compris le Québec, ont pris part aux consultations mentionnées plus haut, assurant ainsi le maximum de coordination pour la mise au point et l'application des facilités d'emprunt mises à la disposition des étudiants dans tout le Canada.

Le rôle des prêteurs

Les banques à charte et les caisses populaires désignées comme prêteurs aux fins du Régime continuent à collaborer au financement et à l'administration du Régime canadien de prêts aux étudiants. Pendant l'année à l'étude, elles ont consenti environ 109,000 prêts au montant global d'environ 63 millions de dollars. Les opérations de prêt en vertu de la Loi actuelle ne se sont pas limitées aux prêteurs des villes. Les sucursales des banques et les caisses populaires des régions rurales y ont aussi participé.

Revue des opérations de l'année de prêt

Au cours de la cinquième année de prêt, les provinces participantes ont délivré 113,134 certificats d'admissibilité à 107,312 étudiants. Ces certificats autorisaient des prêts au total de \$65,767,496. Les étudiants ont utilisé 109,293 de ces certificats pour obtenir des banques et des caisses populaires des prêts formant un total de \$62,576,177. Un petit nombre d'entre eux ne se sont pas servi de leurs certificats ou ont emprunté moins que la somme autorisée. Les provinces, dans certains cas, ont émis plus d'un certificat pour répondre aux besoins d'un même étudiant pendant l'année.

Depuis le début du Régime en 1964, jusqu'au 30 juin 1969, les prêteurs ont négocié 370,580 certificats d'admissibilité pour consentir des prêts au total de \$219,317,501. Les remboursements de principal par les emprunteurs au cours de cette période s'élevaient à \$34,667,266. De plus, le gouvernement a payé aux prêteurs, en vertu de la garantie, un total de \$970,050. Le total des prêts en cours au 30 juin 1969 s'élève à \$183,680,185.

Le nombre d'emprunteurs qui ont cessé d'être étudiants et qui de ce fait sont devenus redevables de paiements réguliers de principal et d'intérêt continue de s'accroître. La grande majorité de ces emprunteurs prennent une attitude réfléchie et responsable à l'égard du remboursement de leurs obligations. Comme on doit s'y attendre, certains emprunteurs éprouvent des difficultés à faire face à leurs engagements à cause de circonstances diverses, telles la maladie, le chômage, etc. Le Régiment accorde une très grande latitude dans la révision des conditions de remboursement des prêts, et, à la suite de consultations entre l'emprunteur et le prêteur, il s'ensuit invariablement la conclusion d'arrangements satisfaisants qui permettent aux emprunteurs de surmonter leurs difficultés. Les méthodes normales de rappel et de recouvrement sont utilisées à l'égard des comptes en souffrance afin d'aider à assurer que le Régime fonctionne de façon équitable et que les pertes soient maintenues au minimum.

Voici la quote-part des provinces pour l'année à l'étude, y compris les sommes allouées sur le supplément total de 12.2 millions de dollars:

| | De base | Supplémentaire | Total |
|--------------------------------|-------------|----------------|------------|
| | \$ | \$ | \$ |
| Colombie-Britannique..... | 7,360,000 | 189,000 | 7,549,000 |
| Alberta..... | 5,520,000 | 2,977,000 | 8,497,000 |
| Saskatchewan..... | 3,520,000 | 3,127,000 | 6,647,000 |
| Manitoba..... | 3,600,000 | — | 3,600,000 |
| Ontario..... | 26,880,000 | 720,000 | 27,600,000 |
| Québec..... | *24,880,000 | — | 24,880,000 |
| Nouveau-Brunswick..... | 2,560,000 | 2,326,000 | 4,886,000 |
| Nouvelle-Écosse..... | 2,960,000 | 2,326,000 | 5,286,000 |
| Ile du Prince-Édouard..... | 400,000 | 543,000 | 943,000 |
| Terre-Neuve..... | 2,160,000 | — | 2,160,000 |
| Yukon..... | 80,000 | — | 80,000 |
| Territoires du Nord-Ouest..... | 80,000 | — | 80,000 |
| TOTAL..... | 80,000,000 | 12,208,000 | 92,208,000 |

*Le Québec n'a pas participé au Régime fédéral de prêts aux étudiants. L'ensemble des montants alloués aux provinces participantes, sur le montant de base, atteint ainsi 55.1 millions de dollars.

La Loi laisse aux provinces qui ne participent pas au Régime canadien de prêts aux étudiants le choix d'un autre mode de paiement si leur gouvernement informe le ministre de son intention de s'en tenir uniquement à son propre programme d'aide aux étudiants. Le gouvernement canadien accorde un tel paiement en tenant compte de deux facteurs: les paiements effectués par le ministre aux prêteurs dans l'année de prêt, pour les intérêts et autres frais; et la population âgée de 18 à 24 ans d'une province non participante par rapport à celle du même groupe d'âge des provinces participantes. Le Québec a utilisé cette dernière disposition au cours de l'année de prêt à l'étude et a subséquemment reçu un paiement d'environ 2.9 millions de dollars.

Elaboration de critères administratifs

La collaboration apportée par les gouvernements des provinces participantes a grandement profité au Régime canadien de prêts aux étudiants. Ces gouvernements sont chargés d'une bonne partie des tâches administratives importantes, y compris l'établissement de l'admissibilité des étudiants, leurs besoins financiers, leur statut de résident de la province aux fins de l'émission de certificats d'admissibilité pour les étudiants acceptés ainsi que la désignation des établissements scolaires. Durant la première année de prêt, les fonctionnaires fédéraux et provinciaux chargés de l'administration du Régime ont fixé une procédure de consultation en vue de mettre

Conditions du prêt

Le montant de \$1,000 constitue le prêt maximum qu'on peut consentir à un étudiant par année d'études, et \$5,000 pour l'ensemble de sa scolarité. Les prêts sont exemptés d'intérêt tant que l'emprunteur est étudiant à plein temps, et pendant les six mois suivant la fin de ses études, aucun remboursement du principal n'étant nécessaire au cours de cette période. À l'expiration de ce délai, les prêts sont remboursables par mensualités égales, y compris l'intérêt ($5\frac{7}{8}$ p. 100 par an sur les prêts consentis avant le 16 août 1968; sur les prêts consentis le 16 août 1968 ou après, un taux d'intérêt convenu entre la banque et l'emprunteur à la date de la consolidation, mais sans dépasser le taux maximum d'intérêt en vigueur à cette date, calculé selon les dispositions du règlement). Le taux maximum de la période à l'étude était de 8 p. 100. Les remboursements peuvent s'échelonner sur une période de dix ans à compter du jour où l'emprunteur a quitté l'institution d'enseignement, suivant le montant de sa dette et ses possibilités de remboursement. Aucune garantie n'est exigée des emprunteurs en vue du remboursement des emprunts.

Obligations du gouvernement fédéral

La Loi canadienne sur les prêts aux étudiants prévoit les paiements suivants au prêteur de la part du gouvernement, à l'égard d'un prêt consenti en vertu de la Loi et du Règlement:

- un intérêt au taux prescrit par le Règlement ($7\frac{8}{8}$ p. 100 l'an au titre de l'année qui fait l'objet de notre examen) alors que les prêts sont exempts d'intérêt pour les emprunteurs;
- le montant total de toute perte subie sur ce prêt;
- en cas de décès de l'emprunteur, le montant total du principal plus les intérêts courus au moment du décès;
- un droit de recouvrement au cas où le prêteur aurait recouvert au nom du gouvernement un prêt à l'égard duquel une réclamation pour perte aurait été acquittée antérieurement.

Rôle des gouvernements provinciaux

Une province participante peut autoriser pendant toute année de prêt, des prêts dont le montant global ne dépasse pas le maximum de sa quote-part de l'ensemble des montants affectés aux prêts par la Loi. Les montants alloués aux fins de prêt sont répartis entre les provinces dans une proportion identique à celle qui existe entre le groupe d'âge de 18 à 24 ans d'une province et le même groupe d'âge dans l'ensemble du Canada. Pour l'année à l'étude, le montant alloué est \$80,000,000. De plus, la Loi prévoit un supplément égal à 20 p. 100 des montants de base alloués aux fins de ces prêts. Ce supplément à prêter, indépendamment de la population des provinces, peut être distribué au gré du ministre des Finances, sur demande d'une province, afin d'augmenter la quote-part de base de celle-ci. Pendant l'année à l'étude, 12.2 millions de dollars de ce supplément ont été alloués à ce titre. Ce montant discrétionnaire affecté aux prêts a été inclus dans la législation pour reconnaître qu'il existe en pratique des différences entre les niveaux relatifs des demandes de prêts d'une province à l'autre, en raison des différences régionales de revenus, de population étudiante, et d'autres facteurs similaires.

Cinquième rapport annuel

Année de prêt

1er juillet 1968 — 30 juin 1969

La Loi canadienne sur les prêts aux étudiants est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin une aide financière leur permettant de poursuivre à plein temps des études post-secondaires. Le présent rapport a trait aux opérations du cinquième exercice.

En vertu de ce Régime, le gouvernement garantit les prêts consentis par les banques à charte, et aussi les caisses populaires désignées à cette fin, aux étudiants qui possèdent un certificat d'admissibilité délivré par l'une des provinces participant au Régime. Les intérêts sur ces prêts sont payés par le gouvernement tant que l'étudiant poursuit ses études à plein temps et pendant les six mois suivant la fin de ses études.

Admissibilité des étudiants

Pour obtenir un certificat d'admissibilité, il faut:

- être citoyen canadien;
- ou à défaut, posséder le statut d'immigrant reçu, avoir une année de résidence au Canada et avoir l'intention d'y demeurer après l'obtention du diplôme;
- être résident d'une province qui délivre des certificats d'admissibilité;
- avoir atteint un niveau d'études satisfaisant;
- être inscrit ou être admissible à l'inscription à un cours d'études post-secondaire dans l'une des institutions d'enseignement qui sont désignées par les provinces participantes pour une année scolaire d'au moins vingt-six semaines;
- être étudiant à plein temps;

—avoir démontré à l'administration provinciale autorisée à délivrer des certificats d'admissibilité qu'un prêt est nécessaire afin de pouvoir suivre un cours d'études.

Il n'y a pas de limite d'âge pour emprunter en vertu du présent Régime.

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS

L'honorable E. J. Benson, C. P., député,

Chambre des communes,

Ottawa, Ontario,

Monsieur le ministre,

J'ai l'honneur de vous présenter le rapport annuel du Régime canadien de prêts aux étudiants pour l'année de prêt qui s'est terminée le 30 juin 1969.

Veillez agréer, monsieur le ministre, l'assurance de ma très haute considération.

R. B. BRYCE

Le sous-ministre des Finances,

©
Imprimeur de la Reine pour le Canada
Ottawa, 1970
N° de cat. F1-18/1969

MINISTÈRE DES FINANCES

Rapport annuel
1968-1969

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS



Rapport annuel
1968-1969

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS





CANADA STUDENT LOANS PLAN

Annual Report
1969-70



DEPARTMENT OF FINANCE



CANADA STUDENT LOANS PLAN

Annual Report
1969-70

DEPARTMENT OF FINANCE

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Nº de cat.: F1-18/1970

CANADA STUDENT LOANS PLAN

Honourable E.J. Benson, P.C., M.P.,

House of Commons,

Ottawa, Ontario.

Dear Mr. Benson:

I have the honour to submit to you the Annual Report of the Canada Student Loans Plan for the loan year ended June 30, 1970.

Yours very truly,

S.S. REISMAN,

Deputy Minister of Finance

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SIXTH ANNUAL REPORT

for the Loan Year

July 1, 1969 to June 30, 1970

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. This report covers the sixth year of operations.

Under the Plan the Government guarantees loans made by chartered banks and other designated lenders to students on the basis of Certificates of Eligibility issued by provinces participating in the Plan. The Government carries the cost of interest payments on these loans while the students continue full-time studies and for six months afterwards.

Eligibility of Students

Students may receive a Certificate of Eligibility if they

- are Canadian citizens;
or, if they are not, have landed immigrant status and a year's residence in Canada and intend to remain in Canada upon graduation;
- are resident in a province which issues Certificates of Eligibility;
- have attained a satisfactory scholastic standard;
- are enrolled or qualified to enroll in a post-secondary course of studies at one of the educational institutions designated by the participating provinces for a semester of not less than thirteen weeks duration;
- are full-time students;
- have established to the satisfaction of the Provincial Authority empowered to issue Certificates of Eligibility that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the Plan.

Loan Terms

The maximum loan amount that may be authorized to a student is \$1,000 per academic year or \$500 per semester and \$5,000 in total. The loans are interest free to borrowers while they are full-time students, and for six months thereafter, and no

repayments of principal need be made during that time. After the expiry of this period the loans are repayable by the borrowers in equal monthly instalments including interest (5 3/4% per annum on loans made before August 16, 1968, and an interest rate on loans made on or after August 16, 1968 to be agreed upon between the bank and borrower on the date of Consolidation, but not to exceed the maximum interest rate in effect on that date as calculated in accordance with the Regulations). The maximum rate in the period under review was 8 3/8%. The repayment period may extend up to ten years from the time a borrower leaves the educational institution, depending on the loan amount and his probable ability to repay. Borrowers are not required to put up security in order to obtain a loan.

Obligations of the Federal Government

The Canada Student Loans Act provides for payments by the Government to a lender in connection with a loan made pursuant to the Act and Regulations

- interest at the rate prescribed by Regulations (8 1/8% per annum for the year under review) while the loans are interest free to borrowers;
- the full amount of any loss sustained on such a loan;
- in the event of the death of the borrower, the full amount of principal plus interest owing at the time of death;
- a collection fee if the lender has collected for the Government a loan on which a loss claim had been paid previously.

The Role of the Provincial Governments

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Act. This loan provision is allocated among the provinces in the same relationship which the 18-24 year age group in a province bears to the same age group population for Canada as a whole. For the year under review, the loan provision was \$100,000,000. In addition, the Act provided for a supplementary loan provision equal to 30% of the basic loan provision. This supplementary loan provision is not tied to provincial population data and may be allocated on a discretionary basis by the Minister of Finance, upon the application by a province, to supplement that province's basic allocation. For the year under review \$16.1 million of the supplementary provision was allocated. The discretionary loan provision was included in the legislation in recognition of the fact that, in practice, there are differences in the relative levels of loan demand from province to province due to differences in regional income patterns, student population and other factors.

The allocations to the provinces for the year under review, including supplementary allocations of \$16.1 million, were as follows:

| | <i>Basic</i> | <i>Supplementary</i> | <i>Total</i> |
|-----------------------------|--------------|----------------------|--------------|
| | \$ | \$ | \$ |
| British Columbia | 9,300,000 | | 9,300,000 |
| Alberta | 7,000,000 | 5,040,000 | 12,040,000 |
| Saskatchewan | 4,400,000 | 4,191,290 | 8,591,290 |
| Manitoba | 4,600,000 | | 4,600,000 |
| Ontario | 33,800,000 | | 33,800,000 |
| Quebec | 30,500,000* | | 30,500,000* |
| New Brunswick | 3,300,000 | 2,200,000 | 5,500,000 |
| Nova Scotia | 3,700,000 | 3,510,757 | 7,210,757 |
| Prince Edward Island . . . | 500,000 | 455,745 | 955,745 |
| Newfoundland | 2,700,000 | 750,000 | 3,450,000 |
| Yukon | 100,000 | | 100,000 |
| Northwest Territories . . . | 100,000 | | 100,000 |
| Total | 100,000,000 | 16,147,792 | 116,147,792 |

*The Province of Quebec did not participate in the Plan. The aggregate of provincial allocations to participating provinces, from the basic loan provision, thus amounted to \$69.5 million.

The Act provides an alternative payment to any province that does not participate in the Canada Student Loans Plan if the Government of that province has advised the Minister that it wishes to rely entirely on its own student assistance plan. The alternative payment made to a province by the Government of Canada is based upon two factors: the payments by the Minister in the loan year to lenders for interest and other charges, and the population aged 18-24 in a non-participating province relative to the size of the same age group in participating provinces. The Province of Quebec made use of this provision during the loan year under review and subsequently received an alternative payment of approximately \$5.3 million.

Development of Administrative Criteria

The Canada Student Loans Plan has benefitted greatly from the cooperation afforded by the governments of the participating provinces. Provincial governments are responsible for much of the important administrative work involved including the determination of the eligibility of individual students, their individual need for a loan, provincial residence status in connection with the issue of Certificates of Eligibility to qualifying students, and the designation of the educational institutions. During the first loan year federal and provincial officials responsible for the administration of the Plan established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree of uniformity in administrative practices. These criteria were

applied during subsequent loan years, and officials have continued to work towards further improvements.

Although the Province of Quebec has its own student assistance program and does not participate in the Canada Student Loans Plan, representatives of all provinces, including Quebec, participated in the consultative procedures mentioned above, thereby assuring maximum co-ordination in the development and application of student loan facilities throughout Canada.

The Role of Lenders

The chartered banks and credit unions designated for the purposes of the Plan as lenders continue to extend their co-operation in the provision of the financing and administration of the Canada Student Loans Plan. During the year under review they made some 128,000 loans for a total amount of approximately \$78 million. Lending operations under this legislation have not been confined to lenders located in cities. Bank branches and credit unions in rural areas have participated as well.

Review of Operations During the Loan Year

During the sixth loan year, a total of 121,611 students received 131,459 Certificates of Eligibility issued by participating provinces. The total value of loans authorized by these Certificates was \$79,975,292. Of these, students negotiated 128,070 Certificates to obtain a total of \$77,709,418 in loans from banks and credit unions. A small proportion of the students did not use their Certificates, or drew less than the authorized amount. The provinces, in some instances, issued more than one Certificate to cover a student's needs during the year.

Since inception of the Plan in 1964 to June 30, 1970, lenders negotiated 498,650 Certificates of Eligibility for a total of \$297,026,919. Principal repayments received from borrowers during this period totalled \$57,882,387. In addition, the Government paid \$2,541,361 to lenders under the guarantee. Total loans outstanding as at June 30, 1970, amounted to \$236,603,171.

The number of borrowers who ceased to be students and have become responsible for regular payments of principal and interest continued to grow. The vast majority of these borrowers are taking a mature and responsible attitude towards their repayment obligations. As might be expected, some borrowers encounter difficulties in meeting their payments due to a variety of circumstances, such as ill health and unemployment. The Regulations permit a considerable degree of flexibility for the revision of repayment terms, and consultations between lender and borrower invariably resulted in satisfactory arrangements to tide the borrowers over their difficulties. Normal follow-up and collection procedures are used in cases of delinquent accounts to help ensure equitable use of the plan and to minimize losses.

Results during the year under review compare with those during the previous years of operations as follows:

CERTIFICATES ISSUED BY PARTICIPATING PROVINCES

| <u>Loan Year</u> | <u>Value</u> | <u>No. of Students Assisted</u> |
|------------------|----------------------|---|
| 1964-65 | \$26.7 million | 42,113 |
| 1965-66 | \$36.0 million | 51,272 |
| 1966-67 | \$41.1 million | 63,243 |
| 1967-68 | \$57.9 million | 90,371 |
| 1968-69 | \$65.8 million | 107,312 |
| 1969-70 | \$80.0 million | 121,611 |

Details of operational results during 1969-70 are contained in Tables A, B and C appended to this Report.

Statutory Payments

The following disbursements were made and recoveries received pursuant to this Act during the loan year:

| | |
|--|------------------------|
| — Interest payments to lenders in respect of student loans (Section 6) | \$10,621,705.47 |
| — Loss Claims (Section 7) | 1,495,650.01 |
| — Death Claims (Section 8) | 163,973.05 |
| — Collection Fee (Section 9) | 21,306.05 |
| — Recoveries (Section 20) | 109,618.12 (Cr) |
| TOTAL | \$12,193,016.46 |

In respect of the year under review, the amount of the alternative payment to Quebec as a non-participating province was \$5,350,295.42.

Statistical Information

Tables 1 to 4 appended to this Report contain statistical information on educational institutions attended by student borrowers during the loan year, the degrees sought by these students and information as to age, sex and marital status.

A total of 103,919 students, or approximately 80 per cent of all student borrowers, attended universities. Other students totalling 3,275 attended universities in other countries mainly, in the United States. There were 3,944 students borrowers at non-university teacher training institutions, 5,743 in vocational and technical training institutions and schools of nursing and 18,364 in colleges of applied arts and technology or junior colleges.

Approximately 95% of the student borrowers were in undergraduate or equivalent courses, with the remainder seeking a graduate degree. Approximately 92% of those pursuing an undergraduate degree, or its equivalent, attended an institution located in their home province. Of those pursuing a degree at the Master's level, 77% studied in their home provinces as did 39% of the Ph.D. students.

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CANADA STUDENT LOANS PLAN

Results of Operations

Table A

Certificates of Eligibility Issued, Negotiated and the Number of
Students Issued Certificates in each Participating Province

| Issuing Province | Provincial Allocation | Certificates Issued | | No. of Students Issued Certificates | Certificates Negotiated | |
|----------------------------|---------------------------|------------------------|-----------|--|----------------------------|-----------|
| | | Face Value | Number | | Face Value | Number |
| | \$ | \$ | | | \$ | |
| British Columbia | 9,300,000 | 6,729,204 | 8,989 | 8,561 | 6,571,068 | 8,768 |
| Alberta | 7,000,000 5,040,000* | 10,800,469 | 17,908 | 16,892 | 10,546,658 | 17,565 |
| | 12,040,000 | | | | | |
| Saskatchewan | 4,400,000 4,191,290* | 8,594,141 | 10,490 | 9,736 | 8,392,178 | 10,203 |
| | 8,591,290 | | | | | |
| Manitoba | 4,600,000 | 4,353,682 | 5,740 | 5,552 | 4,251,370 | 5,584 |
| Ontario | 33,800,000 | 32,589,387 | 64,515 | 59,760 | 31,823,536 | 62,761 |
| New Brunswick | 3,300,000 2,200,000* | 5,499,035 | 7,822 | 6,931 | 5,369,808 | 7,613 |
| | 5,500,000 | | | | | |
| Nova Scotia | 3,700,000 3,510,757* | 7,202,247 | 9,482 | 8,457 | 7,032,994 | 9,248 |
| | 7,210,757 | | | | | |
| Prince Edward Island . . | 500,000 455,745* | 955,745 | 1,275 | 1,176 | 933,285 | 1,242 |
| | 955,745 | | | | | |
| Newfoundland | 2,700,000 750,000* | 3,221,251 | 5,201 | 4,510 | 3,145,552 | 5,051 |
| | 3,450,000 | | | | | |
| Northwest Territories . . | 100,000 | 12,306 | 14 | 13 | 12,017 | 13 |
| Yukon | 100,000 | 17,825 | 23 | 23 | 17,406 | 22 |
| Total | 69,500,000 16,147,792* | 79,975,292 | 131,459 † | 121,611 † | 78,095,872 | 128,070 † |
| | 85,647,792 | | | | | |

* Supplementary allocation pursuant to Section 11 of the Act.

† 'Certificates issued', 'certificates negotiated' and 'number of students issued certificates' appear because some students were issued more than one certificate and/or did not negotiate some or all of their certificates

Table B

Value of Loans Outstanding as at June 30, 1970

| Lending Institution | Loans Outstanding in | | Total |
|---------------------------|---|--|-------------|
| | Class A (Government paying interest) | Class B (Borrowers paying interest) | |
| | \$ | \$ | \$ |
| Chartered Banks | 160,599,434 | 72,971,222 | 233,570,656 |
| Credit Unions | 2,228,198 | 804,317 | 3,032,515 |
| Total | 162,827,632 | 73,775,539 | 236,603,171 |

TABLE C
Number and Amount of Loans Made by Lenders

| Clearing House Where Lender* is Located | Chartered Banks | | | | | | | | | | | | Credit Unions etc. | | Total all Tenders | | | |
|--|------------------------|----------------|----------------------------------|----------------|--------------------------------|----------------|------------------------------------|----------------|---|----------------|----------------|----------------|--------------------------|----------------|-------------------------|----------------|---------|------------|
| | Bank of Montreal | | The Bank of Nova Scotia | | The Royal Bank of Canada | | The Toronto Dominion Bank | | Canadian Imperial Bank of Commerce | | Other Banks | | Total All Banks | | | | | |
| | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | | |
| | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | No. | Amount** \$ | | |
| British Columbia | 3,641 | 2,508,959 | 1,268 | 869,658 | 1,300 | 871,709 | 376 | 252,025 | 1,849 | 1,292,796 | 35 | 25,115 | 8,469 | 5,820,262 | 86 | 57,879 | 8,555 | 5,878,141 |
| Quebec Newfoundland } | 972 | 688,006 | 87 | 57,603 | 168 | 109,566 | 67 | 43,550 | 163 | 134,408 | 210 | 168,504 | 1,667 | 1,201,637 | — | — | 1,667 | 1,201,637 |
| Ontario | 10,506 | 5,471,158 | 4,891 | 2,510,974 | 10,756 | 5,638,511 | 9,591 | 4,913,148 | 17,353 | 8,843,888 | 96 | 45,950 | 53,193 | 27,423,629 | 166 | 84,491 | 53,359 | 27,508,120 |
| Prince Edward Island Newfoundland Nova Scotia } | 2,037 | 1,520,914 | 2,709 | 1,875,688 | 4,677 | 3,308,030 | 47 | 30,178 | 4,516 | 2,913,542 | — | — | 13,986 | 9,648,352 | 53 | 34,555 | 14,039 | 9,682,907 |
| New Brunswick | 2,852 | 1,906,053 | 1,090 | 710,974 | 1,328 | 899,117 | 65 | 38,249 | 651 | 420,763 | 1,279 | 912,752 | 7,265 | 4,887,908 | — | — | 7,265 | 4,887,908 |
| Quebec City Area | 187 | 129,418 | — | — | 13 | 9,828 | 2 | 1,220 | 5 | 4,125 | 10 | 7,635 | 217 | 152,226 | — | — | 217 | 152,226 |
| Ottawa Area | 838 | 435,477 | 2,528 | 1,346,439 | 755 | 390,430 | 370 | 193,965 | 1,108 | 606,590 | 164 | 84,615 | 5,763 | 3,057,516 | — | — | 5,763 | 3,057,516 |
| Manitoba | 2,401 | 1,638,905 | 651 | 401,251 | 1,272 | 939,140 | 843 | 542,128 | 1,721 | 1,082,134 | — | — | 6,888 | 4,603,558 | 221 | 159,039 | 7,109 | 4,762,597 |
| Saskatchewan | 1,391 | 1,056,584 | 603 | 459,870 | 3,352 | 2,554,631 | 627 | 453,264 | 1,713 | 1,316,106 | 2 | 960 | 7,688 | 5,841,415 | 1,383 | 1,059,573 | 9,071 | 6,900,988 |
| Alberta | 5,307 | 3,250,221 | 1,070 | 663,349 | 2,782 | 1,719,619 | 1,996 | 1,220,319 | 5,503 | 3,259,091 | 4,360 | 3,558,124 | 21,018 | 13,670,723 | 7 | 6,655 | 21,025 | 13,677,378 |
| Total | 30,132 | 18,605,695 | 14,897 | 8,895,806 | 26,403 | 16,440,581 | 13,984 | 7,688,046 | 34,582 | 19,873,443 | 6,156 | 4,803,655 | 126,154 | 76,307,226 | 1,916 | 1,402,192 | 128,070 | 77,709,418 |

* In the case of chartered banks, where branch is located.

** Estimated amount advanced against certificates.

TABLE 1
Distribution of Certificates, by Educational Institution Attended

| INSTITUTION | UNDERGRADUATE* | | EQUIVALENT | | GRADUATE DEGREES | | | | TOTAL | |
|--|----------------|-----------|------------|----------|------------------|----------|-----------|----------|-------|-----------|
| | NO. | AMOUNT** | NO. | AMOUNT** | MASTERS | | DOCTORATE | | NO. | AMOUNT** |
| | | | | | NO. | AMOUNT** | NO. | AMOUNT** | | |
| BRITISH COLUMBIA | | \$ | | \$ | | \$ | | \$ | | \$ |
| University of British Columbia | 4,152 | 2,890,379 | 34 | 27,838 | 245 | 179,496 | 30 | 21,990 | 4,461 | 3,119,703 |
| Notre Dame University of Nelson | 198 | 140,964 | 1 | 900 | — | — | — | — | 199 | 141,864 |
| Simon Fraser University | 1,387 | 936,219 | 9 | 7,575 | 62 | 47,329 | 2 | 1,526 | 1,460 | 992,649 |
| University of Victoria | 997 | 683,534 | 14 | 11,157 | 24 | 19,338 | 2 | 1,612 | 1,037 | 715,641 |
| ALBERTA | | | | | | | | | | |
| University of Alberta | 8,275 | 4,976,792 | 12 | 8,220 | 155 | 112,600 | 70 | 50,160 | 8,512 | 5,147,772 |
| University of Calgary | 5,653 | 2,242,466 | 1 | 1,000 | 75 | 58,163 | 10 | 7,760 | 3,739 | 2,309,389 |
| University of Lethbridge | 703 | 431,435 | 2 | 410 | — | — | — | — | 705 | 431,845 |
| SASKATCHEWAN | | | | | | | | | | |
| University of Saskatchewan | 7,564 | 5,779,437 | 16 | 12,535 | 115 | 83,287 | 3 | 2,173 | 7,698 | 5,877,432 |
| MANITOBA | | | | | | | | | | |
| Brandon University | 318 | 253,629 | — | — | 2 | 895 | — | — | 320 | 254,524 |
| University of Manitoba | 2,712 | 1,948,042 | 6 | 4,494 | 229 | 182,234 | 10 | 7,960 | 2,957 | 2,142,730 |
| University of Winnipeg | 725 | 519,483 | 1 | 310 | 7 | 3,971 | 2 | 1,134 | 735 | 524,898 |
| ONTARIO | | | | | | | | | | |
| Bar Admission Course | 246 | 129,695 | — | — | 5 | 1,975 | — | — | 251 | 131,670 |
| Brock University | 850 | 405,945 | 1 | 390 | 6 | 2,340 | — | — | 857 | 408,675 |
| Carleton University | 2,566 | 1,362,501 | 1 | 1,000 | 116 | 72,009 | 1 | 621 | 2,684 | 1,436,131 |
| University of Guelph | 3,722 | 2,047,373 | 2 | 1,426 | 225 | 123,373 | 4 | 2,192 | 3,953 | 2,174,364 |
| Lakehead University | 1,086 | 567,130 | 5 | 2,200 | 344 | 177,160 | 6 | 3,090 | 1,441 | 749,580 |
| Laurentian University of Sudbury | 1,471 | 738,370 | — | — | — | — | — | — | 1,471 | 738,370 |
| McMaster University | 2,691 | 1,283,983 | 2 | 2,000 | 47 | 31,583 | 1 | 672 | 2,741 | 1,318,238 |
| Ontario College of Art | 15 | 8,045 | 484 | 242,735 | — | — | — | — | 501 | 253,280 |
| University of Ottawa | 1,613 | 896,931 | — | — | 2 | 2,500 | — | — | 1,904 | 1,070,919 |
| Queen's University of Kingston | 2,466 | 1,319,804 | 17 | 8,020 | 249 | 150,818 | 25 | 15,150 | 2,697 | 1,457,954 |
| University of Toronto | 7,691 | 4,012,479 | 3 | 1,200 | 209 | 124,994 | 22 | 13,156 | 8,455 | 4,448,974 |
| Trent University | 649 | 344,123 | — | — | 4 | 1,335 | 51 | 29,172 | 653 | 345,458 |
| University of Waterloo | 4,366 | 2,115,990 | 4 | 900 | 123 | 71,694 | 3 | 1,746 | 4,496 | 2,190,330 |
| Waterloo Lutheran University | 1,473 | 789,544 | — | — | 40 | 24,467 | — | — | 1,513 | 814,011 |
| University of Western Ontario | 4,680 | 2,439,819 | 2 | 870 | 276 | 170,568 | 4 | 2,472 | 4,962 | 2,613,729 |
| University of Windsor | 2,581 | 1,303,377 | — | — | 182 | 94,624 | 2 | 1,040 | 2,765 | 1,399,041 |
| York University | 3,094 | 1,562,765 | — | — | 146 | 82,902 | 2 | 1,136 | 3,242 | 1,646,803 |

| | | | | | | | | | | |
|--|--------|------------|--------|------------|-------|-----------|-----|---------|---------|------------|
| QUEBEC | | | | | | | | | | |
| McGill University | 367 | 221,672 | 3 | 1,396 | 65 | 42,185 | 10 | 6,490 | 445 | 271,743 |
| University of Montreal | 156 | 102,990 | 4 | 2,365 | 28 | 19,754 | 1 | 706 | 189 | 125,815 |
| NEW BRUNSWICK | | | | | | | | | | |
| University of Moncton | 1,799 | 1,344,771 | 24 | 18,505 | 52 | 42,241 | 4 | 3,248 | 1,879 | 1,408,765 |
| Mount Allison University | 606 | 426,199 | — | — | 3 | 2,200 | — | — | 609 | 428,399 |
| University of New Brunswick | 2,225 | 1,494,005 | 6 | 4,540 | 37 | 25,504 | 2 | 1,378 | 2,270 | 1,525,427 |
| St. Thomas University | 587 | 395,427 | 5 | 3,690 | — | — | — | — | 592 | 399,117 |
| NOVA SCOTIA | | | | | | | | | | |
| Acadia University | 1,137 | 876,557 | — | — | 74 | 47,434 | — | — | 1,211 | 923,991 |
| Dalhousie University | 2,069 | 1,559,237 | 3 | 1,797 | 517 | 421,355 | 10 | 8,150 | 2,599 | 1,990,539 |
| University of King's College | 110 | 79,580 | — | — | — | — | — | — | 110 | 79,580 |
| Mount St. Vincent University | 304 | 208,642 | 3 | 3,000 | 156 | 109,980 | — | — | 463 | 321,622 |
| Nova Scotia Technical College | 324 | 249,777 | — | — | 22 | 17,600 | — | — | 346 | 267,377 |
| St. Francis Xavier University | 1,624 | 1,331,080 | 4 | 3,588 | 166 | 134,626 | 2 | 1,622 | 1,796 | 1,470,916 |
| St. Mary's University | 1,540 | 1,045,522 | — | — | 70 | 50,470 | — | — | 1,610 | 1,095,992 |
| PRINCE EDWARD ISLAND | | | | | | | | | | |
| University of Prince Edward Island | 782 | 585,270 | — | — | — | — | — | — | 782 | 585,270 |
| NEWFOUNDLAND | | | | | | | | | | |
| Memorial University | 4,528 | 2,722,821 | 3 | 1,538 | 20 | 15,317 | 1 | 765 | 4,552 | 2,740,441 |
| Other Universities in Canada | 503 | 352,343 | 18 | 13,066 | 355 | 214,065 | 6 | 3,618 | 882 | 583,092 |
| SUB-TOTAL — Universities in Canada | 90,605 | 55,126,147 | 690 | 388,665 | 5,163 | 3,368,509 | 286 | 190,739 | 96,744 | 59,074,060 |
| United States of America | 2,224 | 1,860,815 | 25 | 21,935 | 525 | 469,875 | 169 | 151,255 | 2,943 | 2,503,880 |
| United Kingdom | 44 | 34,650 | 1 | 720 | 67 | 61,573 | 65 | 59,735 | 177 | 156,678 |
| Europe | 37 | 33,488 | 3 | 2,215 | 64 | 52,224 | 18 | 14,688 | 122 | 102,615 |
| Rest of the World | 18 | 15,905 | 9 | 7,251 | 6 | 5,605 | — | — | 33 | 28,761 |
| SUB-TOTAL — Universities Outside Canada | 2,323 | 1,944,858 | 38 | 32,121 | 662 | 589,277 | 252 | 225,678 | 3,275 | 2,791,934 |
| SUB-TOTAL — All Universities | 92,928 | 57,071,005 | 728 | 420,786 | 5,825 | 3,957,786 | 538 | 416,417 | 100,019 | 61,865,994 |
| Teacher Training Institutions | 1,716 | 969,540 | 2,228 | 1,352,396 | — | — | — | — | 3,944 | 2,321,936 |
| Technical and Vocational Training Institutions | 432 | 283,891 | 3,451 | 2,271,131 | — | — | — | — | 3,883 | 2,555,022 |
| Nursing Schools | 207 | 86,191 | 1,653 | 689,528 | — | — | — | — | 1,860 | 775,719 |
| Other Post-Secondary Institutions and Courses | 1,273 | 705,242 | 17,091 | 9,485,505 | — | — | — | — | 18,364 | 10,190,747 |
| SUB-TOTAL — Other Than Universities | 3,628 | 2,044,864 | 24,423 | 13,798,560 | — | — | — | — | 28,051 | 15,843,424 |
| TOTAL — All Institutions | 96,556 | 59,115,869 | 25,151 | 14,219,346 | 5,825 | 3,957,786 | 538 | 416,417 | 128,070 | 77,709,418 |

*Including second and professional degrees.

**Actual amount advanced against certificates.

TABLE 2
Distribution of Certificates, by Type of Educational Institution Attended

| Location of Educational Institution Attended | Undergraduate Degrees* | | | | | | | Graduate Degrees | | | Other Post-Secondary | | | | Total for Province | | |
|--|------------------------|-------------|--------------------------|-------|----------|-----------|-----------|------------------|--------|----------------|----------------------|------------------------|--------------------|-------|--------------------|--------|---------|
| | Art & Science | Engineering | Commerce Business Admin. | Law | Medicine | Dentistry | Education | Other Degree | Total | Master's Level | Doctorate Level | Technical & Vocational | Teachers' Training | Other | | Total | |
| British Columbia | 3,575 | 306 | 268 | 248 | 128 | 71 | 2,113 | 454 | 7,163 | 338 | 34 | 372 | 108 | 7 | 904 | 1,019 | 8,554 |
| Alberta | 5,349 | 1,046 | 957 | 220 | 364 | 149 | 4,050 | 1,407 | 13,542 | 245 | 80 | 325 | 130 | 16 | 2,536 | 2,682 | 16,549 |
| Saskatchewan | 2,464 | 625 | 459 | 206 | 174 | 26 | 2,602 | 1,067 | 7,623 | 116 | 3 | 119 | 39 | 2 | 1,268 | 1,309 | 9,051 |
| Manitoba | 2,306 | 296 | 113 | 69 | 98 | 44 | 660 | 836 | 4,422 | 257 | 12 | 269 | 74 | 77 | 760 | 911 | 5,602 |
| Ontario | 29,967 | 3,377 | 1,471 | 1,606 | 1,118 | 433 | 1,188 | 2,505 | 41,665 | 2,797 | 125 | 2,922 | 642 | 689 | 15,007 | 16,338 | 60,925 |
| Quebec | 415 | 35 | 40 | 16 | 57 | 15 | 23 | 143 | 744 | 156 | 12 | 168 | 15 | 17 | 51 | 83 | 995 |
| New Brunswick | 3,621 | 487 | 441 | 126 | 11 | 2 | 299 | 280 | 5,267 | 97 | 6 | 103 | 2 | 12 | 1,782 | 1,796 | 7,166 |
| Nova Scotia | 5,350 | 381 | 932 | 197 | 203 | 72 | 350 | 413 | 7,898 | 1,133 | 13 | 1,146 | 14 | 387 | 245 | 646 | 9,690 |
| Prince Edward Island | 631 | 36 | 118 | — | 3 | 4 | 81 | 112 | 985 | 3 | — | 3 | — | 2 | 2 | 4 | 992 |
| Newfoundland | 1,404 | 360 | 349 | 5 | 121 | 2 | 2,216 | 75 | 4,532 | 21 | 1 | 22 | 2 | 8 | 211 | 221 | 4,775 |
| United States | 1,303 | 136 | 218 | 12 | 19 | 11 | 372 | 504 | 2,575 | 525 | 169 | 694 | 54 | 12 | 19 | 85 | 3,354 |
| United Kingdom | 25 | 3 | — | 8 | 1 | — | 1 | 19 | 57 | 67 | 65 | 132 | 12 | 3 | 11 | 26 | 215 |
| Rest of the World | 39 | 1 | 5 | 2 | 19 | — | 5 | 12 | 83 | 70 | 18 | 88 | 7 | 10 | 14 | 31 | 202 |
| Total | 56,449 | 7,089 | 5,371 | 2,715 | 2,316 | 829 | 13,960 | 7,827 | 96,556 | 5,825 | 538 | 6,363 | 1,099 | 1,242 | 22,810 | 25,151 | 128,070 |

*Including second and professional degrees.

TABLE 3

Distribution of Certificates by Province of Issue, Location of Institution Attended and Level of Study

| Institution In | British Columbia | | | | Alberta | | | | Saskatchewan | | | | Manitoba | | | | Ontario | | | | Quebec | | | | New Brunswick | | | | | | | |
|--------------------------------|------------------|-------|----------|-----------|----------------------|-------|----------|-----------|---------------|-------|----------|-----------|---------------|-----|----------|-----------|----------------|--------|----------|-----------|-------------------|----|----------|-----------|---------------|--------|----------|-----------|---|---|---|---|
| | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | | | | |
| | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | | |
| Issuing Province | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| British Columbia | 6,699 | 974 | 261 | 30 | 104 | 72 | 5 | 1 | 29 | 1 | — | — | 38 | 5 | 2 | 87 | 21 | 12 | 11 | 21 | 3 | 3 | 1 | 4 | 1 | — | — | — | — | — | — | |
| Alberta | 185 | 12 | 17 | 2 | 12,925 | 2,300 | 205 | 72 | 105 | 5 | 2 | — | 69 | 1 | 6 | 204 | 13 | 40 | 8 | 44 | — | 4 | — | 7 | — | 2 | — | — | — | — | — | |
| Saskatchewan | 43 | 10 | 9 | — | 327 | 225 | 6 | 2 | 7,429 | 1,299 | 105 | 3 | 212 | 80 | 9 | 201 | 65 | 13 | 2 | 33 | 4 | 6 | — | 2 | — | — | — | — | — | — | — | |
| Manitoba | 30 | 6 | 5 | — | 44 | 30 | 4 | — | 36 | 3 | 2 | — | 3,914 | 799 | 208 | 6 | 73 | 43 | 40 | 6 | 17 | 5 | 6 | 1 | — | 1 | — | — | — | — | — | |
| Ontario | 172 | 13 | 38 | 2 | 109 | 48 | 21 | 3 | 20 | — | 4 | — | 174 | 23 | 30 | 3 | 40,815 | 16,016 | 2,580 | 90 | 436 | 23 | 110 | 8 | 134 | 8 | 10 | 2 | — | — | — | |
| New Brunswick | 10 | 2 | 2 | — | 10 | 3 | 1 | — | 1 | 1 | 2 | — | — | 2 | — | 104 | 85 | 41 | 3 | 131 | 47 | 20 | 1 | 4,466 | 1,782 | 68 | 3 | — | — | — | — | |
| New Scotia | 11 | 1 | 4 | — | 14 | 3 | 3 | 2 | 1 | — | 1 | — | 8 | 1 | 2 | 101 | 88 | 64 | 4 | 36 | 1 | 4 | 1 | 486 | 4 | 15 | — | — | — | — | — | |
| Prince Edward Island | 3 | — | 1 | — | 4 | — | — | — | 2 | — | — | — | 5 | — | — | 41 | 1 | 2 | — | 14 | — | — | — | 123 | — | — | — | — | — | — | — | — |
| Newfoundland | 1 | — | — | — | 1 | — | — | — | — | — | — | — | — | — | — | 34 | 6 | 5 | 1 | 12 | — | 2 | 1 | 39 | — | — | — | — | — | — | — | — |
| Yukon & N.W.T. | 9 | 1 | 1 | — | 4 | 1 | — | — | — | — | — | — | 2 | — | — | 5 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Total | 7,163 | 1,019 | 338 | 34 | 13,542 | 2,682 | 245 | 80 | 7,623 | 1,309 | 116 | 3 | 4,422 | 911 | 257 | 12 | 41,665 | 16,338 | 2,797 | 125 | 744 | 83 | 156 | 12 | 5,267 | 1,796 | 97 | 6 | — | — | — | — |
| Institution In | Nova Scotia | | | | Prince Edward Island | | | | Newfoundland | | | | United States | | | | United Kingdom | | | | Rest of the World | | | | Total | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| British Columbia | 12 | 2 | — | — | 2 | — | — | — | — | — | — | — | 204 | 11 | 48 | 37 | 5 | 8 | 4 | 13 | 3 | 2 | 2 | 2 | 7,208 | 1,101 | 337 | 95 | — | — | — | — |
| Alberta | 19 | 1 | — | — | — | — | — | — | 4 | — | — | — | 908 | 8 | 119 | 35 | 9 | — | 8 | 10 | 2 | — | 8 | 4 | 14,481 | 2,340 | 411 | 132 | — | — | — | — |
| Saskatchewan | 7 | — | 1 | — | — | — | — | — | — | — | — | — | 133 | 1 | 25 | 15 | 3 | — | — | 5 | 2 | — | 2 | 1 | 8,392 | 1,684 | 176 | 30 | — | — | — | — |
| Manitoba | 12 | — | — | — | — | — | — | — | — | — | — | — | 205 | 2 | 34 | 15 | 3 | 2 | 2 | 6 | 20 | — | 5 | 2 | 4,360 | 891 | 308 | 35 | — | — | — | — |
| Ontario | 344 | 3 | 46 | 3 | 31 | 1 | 1 | — | 13 | — | 1 | — | 996 | 48 | 250 | 50 | 24 | 15 | 46 | 16 | 48 | 24 | 43 | 8 | 43,316 | 16,222 | 3,180 | 185 | — | — | — | — |
| New Brunswick | 629 | 50 | 11 | 3 | 39 | 2 | — | 3 | 2 | — | 3 | 2 | 70 | 12 | 12 | 5 | 1 | 1 | 1 | 2 | 3 | 4 | 4 | 1 | 5,467 | 1,993 | 162 | 18 | — | — | — | — |
| Nova Scotia | 6,556 | 590 | 1,069 | 6 | 26 | 1 | 2 | — | 4 | — | 3 | — | 41 | 2 | 28 | 9 | 6 | — | 5 | 10 | 2 | 1 | 4 | — | 7,292 | 692 | 1,204 | 32 | — | — | — | — |
| Prince Edward Island | 148 | — | 2 | — | 887 | — | — | — | 1 | — | — | — | 6 | — | — | 1 | — | — | — | — | 1 | — | — | — | 1,236 | 1 | 5 | — | — | — | — | — |
| Newfoundland | 169 | — | 4 | 1 | — | — | — | — | 4,507 | 218 | 17 | 1 | 4 | — | 8 | 3 | 5 | — | — | 1 | 3 | 2 | 2 | — | 4,774 | 224 | 40 | 11 | — | — | — | — |
| Yukon & N.W.T. | 2 | — | — | — | — | — | — | — | — | — | — | — | 8 | 1 | 1 | — | — | — | — | — | — | — | — | — | 30 | 3 | 2 | — | — | — | — | — |
| Total | 7,898 | 646 | 1,133 | 13 | 985 | 4 | 3 | — | 4,532 | 221 | 21 | 1 | 2,575 | 85 | 525 | 169 | 57 | 26 | 67 | 65 | 83 | 31 | 70 | 18 | 96,556 | 25,151 | 5,825 | 538 | — | — | — | — |

TABLE 4
Distribution of Certificates, by Age and Level of Study, Sex and Marital Status

| Age in Years | Under 18 | 18 | | 19 | | 20 | | 21 | | 22 | | 23 | |
|--|----------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|
| | | Undergraduate | Equivalent | Undergraduate | Equivalent | Undergraduate | Equivalent | Undergraduate | Equivalent | Undergraduate | Equivalent | Undergraduate | Equivalent |
| Location of Educational Institution Attended | | Graduate | | Graduate | | Graduate | | Graduate | | Graduate | | Graduate | |
| | | Undergraduate | Equivalent | Undergraduate | Equivalent | Undergraduate | Equivalent | Undergraduate | Equivalent | Undergraduate | Equivalent | Undergraduate | Equivalent |
| | | Masters | | Masters | | Masters | | Masters | | Masters | | Masters | |
| | | Undergraduate | Equivalent | Undergraduate | Equivalent | Undergraduate | Equivalent | Undergraduate | Equivalent | Undergraduate | Equivalent | Undergraduate | Equivalent |
| British Columbia | 10 | 64 | 2 | 1 | 763 | 110 | 2 | 840 | 177 | 4 | — | 994 | 150 |
| Alberta | 17 | 263 | 22 | — | 2,067 | 397 | — | 2,252 | 564 | 3 | — | 2,215 | 537 |
| Saskatchewan | 3 | 121 | 28 | — | 1,262 | 450 | 2 | 1,448 | 366 | 2 | — | 1,352 | 192 |
| Manitoba | — | 54 | 11 | 1 | 587 | 169 | 13 | 731 | 169 | 27 | — | 693 | 184 |
| Ontario | 51 | 35 | 194 | 142 | 6 | 2,671 | 1,608 | 71 | 7,734 | 3,343 | 202 | 7,999 | 2,976 |
| Quebec | 2 | 7 | — | — | 51 | 8 | — | 87 | 12 | 6 | — | 136 | 20 |
| New Brunswick | 13 | 2 | 112 | 22 | — | 982 | 449 | 1 | 1,058 | 578 | 3 | — | 1,029 |
| Nova Scotia | 23 | 2 | 237 | 14 | 33 | 1,215 | 127 | 168 | 1,515 | 143 | 304 | 1,447 | 158 |
| Prince Edward Island | — | 27 | — | — | 148 | 1 | 1 | 232 | — | 1 | — | 193 | 1 |
| Newfoundland | 145 | 3 | 968 | 25 | 3 | 1,021 | 43 | 3 | 758 | 45 | — | 572 | 48 |
| United States | 5 | 1 | 21 | 2 | 1 | 156 | 9 | 3 | 259 | 9 | 6 | 317 | 14 |
| United Kingdom | — | — | — | — | 1 | 1 | 1 | 6 | 3 | — | — | 8 | 4 |
| Rest of World | — | — | — | — | 3 | 2 | — | 5 | 3 | — | — | 12 | 1 |
| TOTAL | 269 | 43 | 2,068 | 268 | 45 | 10,927 | 3,374 | 265 | 16,925 | 5,412 | 558 | 16,967 | 4,616 |
| Male — Single | 136 | 22 | 874 | 143 | 19 | 5,228 | 1,183 | 48 | 8,416 | 2,591 | 311 | 8,922 | 2,714 |
| Married | — | — | — | 2 | — | 17 | — | — | 148 | 32 | 17 | 449 | 120 |
| Female — Single | 133 | 21 | 1,194 | 120 | 25 | 5,630 | 2,174 | 217 | 8,079 | 2,721 | 230 | 6,972 | 1,614 |
| Married | — | — | — | 3 | 1 | 52 | 17 | — | 282 | 68 | — | 624 | 168 |
| TOTAL — Single | 269 | 43 | 2,068 | 263 | 44 | 10,858 | 3,357 | 265 | 16,495 | 5,312 | 541 | 15,894 | 4,328 |
| Married | — | — | — | 5 | 1 | 69 | 17 | — | 430 | 100 | 17 | 1,073 | 288 |

| Age in Years | 24 | | | | 25-29 | | | | 30-34 | | | | 35 and Over | | | | Totals | | | |
|--|---------------|----------|-----------|------------|---------------|----------|-----------|------------|---------------|----------|-----------|------------|---------------|----------|-----------|------------|---------------|----------|-----------|---------------|
| | Undergraduate | Graduate | | Equivalent | Undergraduate | Graduate | | Equivalent | Undergraduate | Graduate | | Equivalent | Undergraduate | Graduate | | Equivalent | Undergraduate | Graduate | | Undergraduate |
| Location of Educational Institution Attended | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | |
| British Columbia | 739 | 97 | 47 | 3 | 1,233 | 145 | 150 | 15 | 273 | 31 | 36 | 12 | 238 | 16 | 35 | 4 | 7,163 | 338 | 34 | 8,554 |
| Alberta | 916 | 167 | 34 | 2 | 1,579 | 232 | 85 | 35 | 412 | 53 | 43 | 18 | 315 | 60 | 23 | 22 | 13,542 | 2,682 | 245 | 16,549 |
| Saskatchewan | 491 | 30 | 13 | — | 719 | 42 | 45 | 3 | 171 | 13 | 13 | — | 116 | 9 | 12 | — | 7,623 | 1,309 | 116 | 9,051 |
| Manitoba | 338 | 59 | 33 | — | 588 | 56 | 64 | 5 | 125 | 5 | 15 | 5 | 71 | 7 | 5 | 2 | 4,422 | 911 | 257 | 5,602 |
| Ontario | 3,757 | 1,271 | 492 | 8 | 5,157 | 1,630 | 825 | 50 | 910 | 391 | 218 | 20 | 508 | 290 | 116 | 19 | 41,665 | 16,338 | 2,797 | 60,925 |
| Quebec | 89 | 7 | 24 | 4 | 130 | 10 | 66 | 2 | 17 | 1 | 9 | 2 | 9 | — | 5 | 1 | 744 | 83 | 156 | 995 |
| New Brunswick | 295 | 52 | 18 | 1 | 363 | 44 | 30 | 3 | 43 | 6 | 11 | — | 26 | 13 | 5 | — | 5,267 | 1,796 | 97 | 7,166 |
| Nova Scotia | 501 | 22 | 66 | 2 | 761 | 33 | 92 | 4 | 96 | 6 | 15 | 2 | 63 | 6 | 19 | 3 | 7,898 | 646 | 1,133 | 9,690 |
| Prince Edward Island | 46 | 1 | — | — | 61 | — | — | — | 14 | — | — | — | 8 | — | — | — | 985 | 4 | 3 | 992 |
| Newfoundland | 154 | 5 | 3 | — | 222 | 10 | 4 | 1 | 58 | 2 | 4 | — | 20 | 1 | 1 | — | 4,532 | 221 | 21 | 4,775 |
| United States | 322 | 5 | 82 | 15 | 563 | 14 | 237 | 69 | 88 | 7 | 87 | 40 | 51 | 4 | 28 | 30 | 2,575 | 85 | 525 | 3,354 |
| United Kingdom | 12 | 1 | 14 | 6 | 15 | 8 | 25 | 38 | 2 | — | 7 | 12 | 1 | 1 | 2 | 7 | 57 | 26 | 67 | 215 |
| Rest of World | 9 | 8 | 8 | — | 19 | 8 | 33 | 11 | 9 | — | 8 | 6 | 3 | — | 1 | — | 83 | 31 | 70 | 202 |
| TOTAL | 7,669 | 1,725 | 834 | 41 | 11,410 | 2,232 | 1,656 | 236 | 2,218 | 515 | 466 | 117 | 1,429 | 407 | 252 | 88 | 96,556 | 25,151 | 5,825 | 128,070 |
| Male — Single | 4,817 | 1,080 | 524 | 14 | 6,131 | 1,478 | 822 | 50 | 615 | 189 | 123 | 17 | 370 | 86 | 15 | 12 | 51,389 | 13,848 | 2,872 | 68,231 |
| Married | 1,436 | 353 | 130 | 21 | 3,650 | 456 | 387 | 174 | 1,060 | 189 | 257 | 95 | 567 | 124 | 167 | 70 | 9,561 | 1,881 | 1,143 | 12,958 |
| Female — Single | 1,094 | 232 | 164 | 4 | 1,250 | 238 | 425 | 10 | 410 | 120 | 42 | 2 | 283 | 148 | 20 | 4 | 32,371 | 8,686 | 1,625 | 42,714 |
| Married | 322 | 60 | 16 | 2 | 379 | 60 | 22 | 2 | 133 | 17 | 44 | 3 | 209 | 49 | 50 | 2 | 3,235 | 736 | 185 | 4,167 |
| TOTAL — Single | 5,911 | 1,312 | 688 | 18 | 7,381 | 1,716 | 1,247 | 60 | 1,025 | 309 | 165 | 19 | 653 | 234 | 35 | 16 | 83,760 | 22,534 | 4,497 | 110,945 |
| Married | 1,758 | 413 | 146 | 23 | 4,029 | 516 | 409 | 176 | 1,193 | 206 | 301 | 98 | 776 | 173 | 217 | 72 | 12,796 | 2,617 | 1,328 | 17,125 |

NOTES

| Âge en années | 24 | Diplôme | | 25-29 | Diplôme | | 30-34 | | Diplôme | | 35 et plus | Diplôme | | Total | | | | | | | |
|--|--------------|--------------|------------|--------------|--------------|------------|--------------|------------|--------------|--------------|------------|----------|--------------|------------|----------|----|-----------------|--------|-------|-----|---------|
| | | Baccalauréat | Équivalent | | Baccalauréat | Équivalent | Baccalauréat | Équivalent | Baccalauréat | Équivalent | | | | | | | | | | | |
| Emplacement de l'établissement fréquenté | Baccalauréat | Équivalent | Maîtrise | Baccalauréat | Équivalent | Maîtrise | Baccalauréat | Équivalent | Maîtrise | Baccalauréat | Équivalent | Maîtrise | Baccalauréat | Équivalent | Diplôme | | Total Cumulatif | | | | |
| | | | Doctorat | | | Doctorat | | | Doctorat | | | Doctorat | | | Doctorat | | | | | | |
| Colombie-Britannique | 739 | 97 | 47 | 3 | 1,233 | 145 | 150 | 15 | 273 | 31 | 36 | 12 | 238 | 16 | 35 | 4 | 7,163 | 1,019 | 338 | 34 | 8,554 |
| Alberta | 916 | 167 | 34 | 2 | 1,579 | 232 | 85 | 35 | 412 | 53 | 43 | 18 | 315 | 60 | 23 | 22 | 13,542 | 2,682 | 245 | 80 | 16,544 |
| Saskatchewan | 491 | 30 | 13 | — | 719 | 42 | 45 | 3 | 171 | 13 | 13 | — | 116 | 9 | 12 | — | 7,623 | 1,309 | 116 | 3 | 9,051 |
| Manitoba | 338 | 59 | 33 | — | 588 | 56 | 64 | 5 | 125 | 5 | 15 | 5 | 71 | 7 | 5 | 2 | 4,422 | 911 | 257 | 12 | 5,602 |
| Ontario | 3,757 | 1,271 | 492 | 8 | 5,157 | 1,630 | 825 | 50 | 910 | 391 | 218 | 20 | 508 | 290 | 116 | 19 | 41,665 | 16,338 | 2,797 | 125 | 60,922 |
| Québec | 89 | 7 | 24 | 4 | 130 | 10 | 66 | 2 | 17 | 1 | 9 | 2 | 9 | — | 5 | 1 | 744 | 83 | 156 | 12 | 995 |
| Nouveau-Brunswick | 295 | 52 | 18 | 1 | 363 | 44 | 30 | 3 | 43 | 6 | 11 | — | 26 | 13 | 5 | — | 5,267 | 1,796 | 97 | 6 | 7,166 |
| Nouvelle-Écosse | 501 | 22 | 66 | 2 | 761 | 33 | 92 | 4 | 96 | 6 | 15 | 2 | 63 | 6 | 19 | 3 | 7,898 | 646 | 1,133 | 13 | 9,690 |
| Île-du-Prince-Édouard | 46 | 1 | — | — | 61 | — | — | — | 14 | — | — | — | 8 | — | — | — | 985 | 4 | 3 | — | 992 |
| Terre-Neuve | 154 | 5 | 3 | — | 222 | 10 | 4 | 1 | 58 | 2 | 4 | — | 20 | 1 | 1 | — | 4,532 | 221 | 21 | 1 | 4,775 |
| États-Unis | 322 | 5 | 82 | 15 | 563 | 14 | 237 | 69 | 88 | 7 | 87 | 40 | 51 | 4 | 28 | 30 | 2,575 | 85 | 525 | 169 | 3,354 |
| Royaume-Uni | 12 | 1 | 14 | 6 | 15 | 8 | 25 | 38 | 2 | — | 7 | 12 | 1 | 1 | 2 | 7 | 57 | 26 | 67 | 65 | 215 |
| Autres | 9 | 8 | 8 | — | 19 | 8 | 33 | 11 | 9 | — | 8 | 6 | 3 | — | 1 | — | 83 | 31 | 70 | 18 | 202 |
| Total | 7,669 | 1,725 | 834 | 41 | 11,410 | 2,232 | 1,656 | 236 | 2,218 | 515 | 466 | 117 | 1,429 | 407 | 252 | 88 | 96,556 | 25,151 | 5,825 | 538 | 128,070 |
| Hommes — Célibataire | 4,817 | 1,080 | 524 | 14 | 6,131 | 1,478 | 822 | 50 | 615 | 189 | 123 | 17 | 370 | 86 | 15 | 12 | 51,389 | 13,848 | 2,872 | 122 | 68,231 |
| Maré | 1,436 | 353 | 130 | 21 | 3,650 | 456 | 387 | 174 | 1,060 | 189 | 257 | 95 | 567 | 124 | 167 | 70 | 9,561 | 1,881 | 1,143 | 373 | 12,958 |
| Femmes — Célibataire | 1,094 | 232 | 164 | 4 | 1,250 | 238 | 425 | 10 | 410 | 120 | 42 | 2 | 283 | 148 | 20 | 4 | 32,371 | 8,686 | 1,625 | 32 | 42,714 |
| Marée | 322 | 60 | 16 | 2 | 379 | 60 | 22 | 2 | 133 | 17 | 44 | 3 | 209 | 49 | 50 | 2 | 3,235 | 736 | 185 | 11 | 4,167 |
| Total — Célibataire | 5,911 | 1,312 | 688 | 18 | 7,381 | 1,716 | 1,247 | 60 | 1,025 | 309 | 165 | 19 | 653 | 234 | 35 | 16 | 83,760 | 22,534 | 4,497 | 154 | 110,945 |
| Maré | 1,758 | 413 | 146 | 23 | 4,029 | 516 | 409 | 176 | 1,193 | 206 | 301 | 98 | 776 | 173 | 217 | 72 | 12,796 | 2,617 | 1,328 | 384 | 17,125 |

| Âge en années | Moins de 18 | 18 | 19 | 20 | | | 21 | | | 22 | | | 23 | | | | | | | | | | | |
|--|--------------|------------|--------------|------------|---------|--------------|------------|---------|--------------|------------|---------|--------------|------------|----------|----------|---|--------|-------|-----|----|--------|-------|-----|----|
| Emplacement de l'établissement fréquenté | Baccalauréat | Équivalent | Baccalauréat | Équivalent | Diplôme | Baccalauréat | Équivalent | Diplôme | Baccalauréat | Équivalent | Diplôme | Baccalauréat | Équivalent | Diplôme | | | | | | | | | | |
| | | | | | | | | | | | | | | Maitrise | Doctorat | | | | | | | | | |
| Colombie-Britannique | 10 | — | 64 | 2 | 1 | 763 | 110 | 2 | 840 | 177 | 4 | — | 994 | 150 | 4 | — | 989 | 162 | 17 | — | 1,020 | 129 | 42 | — |
| Alberta | 17 | — | 263 | 22 | — | 2,067 | 397 | — | 2,252 | 564 | 3 | — | 2,215 | 537 | 7 | — | 1,951 | 386 | 21 | — | 1,555 | 264 | 29 | 3 |
| Saskatchewan | 3 | — | 121 | 28 | — | 1,262 | 450 | 2 | 1,448 | 366 | 2 | — | 1,352 | 192 | 5 | — | 1,113 | 107 | 8 | — | 827 | 72 | 16 | — |
| Manitoba | — | — | 54 | 11 | 1 | 587 | 169 | 13 | 731 | 169 | 27 | — | 693 | 184 | 29 | — | 690 | 148 | 28 | — | 545 | 103 | 42 | — |
| Ontario | 51 | 35 | 194 | 142 | 6 | 2,671 | 1,608 | 71 | 7,734 | 3,343 | 202 | — | 7,999 | 2,976 | 213 | 6 | 6,957 | 2,669 | 232 | 12 | 5,727 | 1,983 | 422 | 10 |
| Québec | 2 | — | 7 | — | — | 51 | 8 | — | 87 | 12 | 6 | — | 136 | 20 | 8 | — | 104 | 11 | 12 | 1 | 112 | 14 | 26 | 2 |
| Nouveau Brunswick | 13 | 2 | 112 | 22 | — | 982 | 449 | 1 | 1,058 | 578 | 3 | — | 1,029 | 331 | 2 | 1 | 811 | 185 | 6 | 1 | 535 | 114 | 21 | — |
| Nouvelle-Écosse | 23 | 2 | 237 | 14 | 33 | 1,215 | 127 | 168 | 1,515 | 143 | 304 | — | 1,447 | 158 | 201 | — | 1,447 | 77 | 138 | 1 | 893 | 58 | 97 | 1 |
| Ile-du-Prince-Édouard | — | — | 27 | — | — | 148 | 1 | 1 | 232 | — | 1 | — | 193 | 1 | — | — | 169 | — | — | — | 87 | 1 | 1 | — |
| Terre-Neuve | 145 | 3 | 968 | 25 | 3 | 1,021 | 43 | 3 | 758 | 45 | — | — | 572 | 48 | 1 | — | 386 | 28 | 2 | — | 228 | 11 | — | — |
| États-Unis | 5 | 1 | 21 | 2 | 1 | 156 | 9 | 3 | 259 | 9 | 6 | — | 317 | 14 | 13 | — | 379 | 10 | 25 | 5 | 414 | 10 | 43 | 10 |
| Royaume-Uni | — | — | — | — | — | 1 | 1 | 1 | 6 | 3 | — | — | 8 | 4 | 3 | — | 6 | 5 | 5 | — | 6 | 3 | 10 | 2 |
| Autres | — | — | — | — | — | 3 | 2 | — | 5 | 3 | — | — | 12 | 1 | 3 | — | 12 | 3 | 3 | 6 | 11 | 6 | 11 | 1 |
| Total | 269 | 43 | 2,068 | 268 | 45 | 10,927 | 3,374 | 265 | 16,925 | 5,412 | 558 | — | 16,967 | 4,616 | 489 | 7 | 14,714 | 3,791 | 500 | 20 | 11,960 | 2,768 | 760 | 29 |
| Hommes — Célibataire | 136 | 22 | 874 | 143 | 19 | 5,228 | 1,183 | 48 | 8,416 | 2,591 | 311 | — | 8,922 | 2,714 | 215 | 2 | 8,541 | 2,428 | 300 | 13 | 7,339 | 1,934 | 495 | 14 |
| Marité | — | — | — | 2 | — | 17 | — | — | 148 | 32 | 17 | — | 449 | 120 | 25 | 1 | 732 | 299 | 60 | 1 | 1,502 | 306 | 100 | 11 |
| Femmes Célibataire | 133 | 21 | 1,194 | 120 | 25 | 5,630 | 2,174 | 217 | 8,079 | 2,721 | 230 | — | 6,972 | 1,614 | 237 | 4 | 4,718 | 897 | 120 | 5 | 2,608 | 401 | 145 | 3 |
| Maritée | — | — | — | 3 | 1 | 52 | 17 | — | 282 | 68 | — | — | 624 | 168 | 12 | — | 723 | 167 | 20 | 1 | 511 | 127 | 20 | 1 |
| Total Célibataire | 269 | 43 | 2,068 | 263 | 44 | 10,858 | 3,357 | 265 | 16,495 | 5,312 | 541 | — | 15,894 | 4,528 | 452 | 6 | 13,259 | 3,325 | 420 | 18 | 9,947 | 2,335 | 640 | 17 |
| Marité | — | — | — | 5 | 1 | 69 | 17 | — | 430 | 100 | 17 | — | 1,073 | 288 | 37 | 1 | 1,455 | 466 | 80 | 2 | 2,013 | 433 | 120 | 12 |

Répartition des certificats selon la province d'émission, l'emplacement de la maison d'enseignement fréquentée et le niveau d'études

RAPPORT ANNUEL, 1969-1970

TABLEAU 2

Répartition des certificats par catégorie d'établissement d'enseignement fréquenté

| Emplacement de l'établissement fréquenté | Diplômes au niveau de baccalauréat* | | | | | | | | | | Diplômes universitaires | | | | | Autres établissements d'enseignement post-secondaire | | | Total par province totale |
|--|-------------------------------------|-------|----------------------------|-------|----------|--------------|-------------|-----------------------|--------|-----------------------|-------------------------|-------|------------------------------|---------------------------|--------|--|---------|--|---------------------------|
| | Arts et sciences | Génie | Commerce et administration | Droit | Médecine | Art dentaire | Instruction | Autres diplômes univ. | Total | Niveau de la maîtrise | Niveau du doctorat | Total | Technique et professionnelle | Formation des enseignants | Autres | Total | | | |
| Colombie-Britannique | 3 575 | 306 | 268 | 248 | 128 | 71 | 2 113 | 454 | 7 163 | 338 | 34 | 372 | 108 | 7 | 904 | 1 019 | 8 554 | | |
| Alberta | 5 349 | 1 046 | 957 | 220 | 364 | 149 | 4 050 | 1 407 | 13 542 | 245 | 80 | 325 | 130 | 16 | 2 536 | 2 682 | 16 549 | | |
| Saskatchewan | 2 464 | 625 | 459 | 206 | 174 | 26 | 2 602 | 1 067 | 7 623 | 116 | 3 | 119 | 39 | 2 | 1 268 | 1 309 | 9 051 | | |
| Manitoba | 2 306 | 296 | 113 | 69 | 98 | 44 | 660 | 836 | 4 422 | 257 | 12 | 269 | 74 | 77 | 760 | 911 | 5 602 | | |
| Ontario | 29 967 | 3 377 | 1 471 | 1 606 | 1 118 | 433 | 1 188 | 2 505 | 41 665 | 2 797 | 125 | 2 922 | 642 | 689 | 15 007 | 16 338 | 60 925 | | |
| Québec | 415 | 35 | 40 | 16 | 57 | 15 | 23 | 143 | 744 | 156 | 12 | 168 | 15 | 17 | 51 | 83 | 995 | | |
| Nouveau Brunswick | 3 621 | 487 | 441 | 126 | 11 | 2 | 299 | 280 | 5 267 | 97 | 6 | 103 | 2 | 12 | 1 782 | 1 796 | 7 166 | | |
| Nouvelle-Écosse | 5 350 | 381 | 932 | 197 | 203 | 72 | 350 | 413 | 7 898 | 1 133 | 13 | 1 146 | 14 | 387 | 245 | 646 | 9 690 | | |
| Île du Prince-Édouard | 631 | 36 | 118 | — | 3 | 4 | 81 | 112 | 985 | 3 | — | 3 | — | 2 | 2 | 4 | 992 | | |
| Terre-Neuve | 1 404 | 360 | 349 | 5 | 121 | 2 | 2 216 | 75 | 4 532 | 21 | 1 | 22 | 2 | 8 | 211 | 221 | 4 775 | | |
| États-Unis | 1 303 | 136 | 218 | 12 | 19 | 11 | 372 | 504 | 2 575 | 525 | 169 | 694 | 54 | 12 | 19 | 85 | 3 354 | | |
| Royaume-Uni | 25 | 3 | — | 8 | 1 | — | 1 | 19 | 57 | 67 | 65 | 132 | 12 | 3 | 11 | 26 | 215 | | |
| Autres | 39 | 1 | 5 | 2 | 19 | — | 5 | 12 | 83 | 70 | 18 | 88 | 7 | 10 | 14 | 31 | 202 | | |
| Total | 56 449 | 7 089 | 5 371 | 2 715 | 2 316 | 829 | 13 960 | 7 827 | 96 556 | 5 825 | 538 | 6 363 | 1 099 | 1 242 | 22 810 | 25 151 | 128 070 | | |

*Y compris les deuxièmes diplômés et les diplômés professionnels.

| | | | | | | | | | | | |
|--|--------|------------|--------|------------|-------|-----------|-----|---------|---------|------------|--|
| Québec | | | | | | | | | | | |
| Université McGill | 367 | 221,672 | 3 | 1,396 | 65 | 42,185 | 10 | 6,490 | 445 | 271,743 | |
| Université de Montréal | 156 | 102,990 | 4 | 2,365 | 28 | 19,754 | 1 | 706 | 189 | 125,815 | |
| Nouveau-Brunswick | | | | | | | | | | | |
| Université de Moncton | 1,799 | 1,344,771 | 24 | 18,505 | 52 | 42,241 | 4 | 3,248 | 1,879 | 1,408,765 | |
| Université de Mont Allison | 606 | 426,199 | — | — | 3 | 2,200 | — | — | 609 | 428,399 | |
| Université du Nouveau-Brunswick | 2,225 | 1,494,005 | 6 | 4,540 | 37 | 25,504 | 2 | 1,378 | 2,270 | 1,525,427 | |
| Université Saint-Thomas | 587 | 395,427 | 5 | 3,690 | — | — | — | — | 592 | 399,117 | |
| Nouvelle-Écosse | | | | | | | | | | | |
| Université d'Acadie | 1,137 | 876,557 | — | — | 74 | 47,434 | — | — | 1,211 | 923,991 | |
| Université Dalhousie | 2,069 | 1,559,237 | 3 | 1,797 | 517 | 421,355 | 10 | 8,150 | 2,599 | 1,990,539 | |
| Université de King's College | 110 | 79,580 | — | — | — | — | — | — | 110 | 79,580 | |
| Université de Mont Saint-Vincent | 304 | 208,642 | 3 | 3,000 | 156 | 109,980 | — | — | 463 | 321,622 | |
| Collège technique de la Nouvelle-Écosse | 324 | 249,777 | — | — | 22 | 17,600 | — | — | 346 | 267,377 | |
| Université Saint-François Xavier | 1,624 | 1,331,080 | 4 | 3,588 | 166 | 134,626 | 2 | 1,622 | 1,796 | 1,470,916 | |
| Université Sainte-Marie | 1,540 | 1,045,522 | — | — | 70 | 50,470 | — | — | 1,610 | 1,095,992 | |
| Île-du-Prince-Édouard | | | | | | | | | | | |
| Université de l'Île-du-Prince-Édouard | 782 | 585,270 | — | — | — | — | — | — | 782 | 585,270 | |
| Terre-Neuve | | | | | | | | | | | |
| Université Memorial | 4,528 | 2,722,821 | 3 | 1,538 | 20 | 15,317 | 1 | 765 | 4,552 | 2,740,441 | |
| Autres universités du Canada | | | | | | | | | | | |
| | 503 | 352,343 | 18 | 13,066 | 355 | 214,065 | 6 | 3,618 | 882 | 583,092 | |
| SOMME PARTIELLE - Universités au Canada .. | | | | | | | | | | | |
| | 90,605 | 55,126,147 | 690 | 388,665 | 5,163 | 3,368,509 | 286 | 190,739 | 96,744 | 59,074,060 | |
| Universités aux États-Unis | | | | | | | | | | | |
| au Royaume-Uni | 2,224 | 1,860,815 | 25 | 21,935 | 525 | 469,875 | 169 | 151,255 | 2,943 | 2,503,880 | |
| en Europe | 44 | 34,650 | 1 | 720 | 67 | 61,573 | 65 | 59,678 | 177 | 156,678 | |
| dans les autres parties du monde | 37 | 33,488 | 3 | 2,215 | 64 | 52,224 | 18 | 14,688 | 122 | 102,615 | |
| | 18 | 15,905 | 9 | 7,251 | 6 | 5,605 | — | — | 33 | 28,761 | |
| SOMME PARTIELLE - Universités hors du Canada | | | | | | | | | | | |
| | 2,323 | 1,944,858 | 38 | 32,121 | 662 | 589,277 | 252 | 225,678 | 3,275 | 2,791,934 | |
| SOMME PARTIELLE Toutes les universités .. | | | | | | | | | | | |
| | 92,928 | 57,071,005 | 728 | 420,786 | 5,825 | 3,957,786 | 538 | 416,417 | 100,019 | 61,865,994 | |
| Institutions de formation des enseignants | | | | | | | | | | | |
| | 1,716 | 969,540 | 2,228 | 1,352,396 | — | — | — | — | 3,944 | 2,321,936 | |
| Institutions de formation technique et professionnelle | 432 | 283,891 | 3,451 | 2,271,131 | — | — | — | — | 3,883 | 2,555,022 | |
| École d'infirmières | 207 | 86,191 | 1,653 | 689,528 | — | — | — | — | 1,860 | 775,719 | |
| Autres institutions et cours post-secondaires | 1,273 | 705,242 | 17,091 | 9,485,505 | — | — | — | — | 18,364 | 10,190,747 | |
| SOMME PARTIELLE - Autres que les universités | | | | | | | | | | | |
| | 3,628 | 2,044,864 | 24,423 | 13,798,560 | — | — | — | — | 28,051 | 15,843,424 | |
| TOTAL - Toutes les institutions | | | | | | | | | | | |
| | 96,556 | 59,115,869 | 25,151 | 14,219,346 | 5,825 | 3,957,786 | 538 | 416,417 | 128,070 | 77,709,418 | |

*Comprend les deuxièmes diplômes du niveau secondaire et les diplômes professionnels.

**Montant réel avancé sur certificats.

Répartition des certificats, par établissement d'enseignement fréquenté

| Établissements d'enseignement | Études conduisant au baccalauréat* | | Équivalent | | Diplôme universitaire | | | | Total | |
|---------------------------------------|------------------------------------|-----------|------------|-----------|-----------------------|-----------|----------|------------|-------|-----------|
| | No | Montant** | No | Montant** | Maitrise | | Doctorat | | No | Montant** |
| | | \$ | | \$ | No | Montant** | No | Montant*** | | \$ |
| Colombie-Britannique | | | | | | | | | | |
| Université de la Colombie-Britannique | 4,152 | 2,890,379 | 34 | 27,838 | 245 | 179,496 | 30 | 21,990 | 4,461 | 3,119,703 |
| Université Notre-Dame de Nelson | 198 | 140,964 | 9 | 900 | — | — | 2 | 1,526 | 199 | 141,864 |
| Université Simon Fraser | 1,387 | 936,219 | 1 | 7,575 | 62 | 47,329 | 2 | 1,526 | 1,460 | 992,649 |
| Université de Victoria | 997 | 683,534 | 14 | 11,157 | 24 | 19,338 | 2 | 1,612 | 1,037 | 715,641 |
| Alberta | | | | | | | | | | |
| Université de l'Alberta | 8,275 | 4,976,792 | 12 | 8,220 | 155 | 112,600 | 70 | 50,160 | 8,512 | 5,147,772 |
| Université de Calgary | 3,653 | 2,242,466 | 1 | 1,000 | 75 | 58,163 | 10 | 7,760 | 3,339 | 2,309,389 |
| Université de Lethbridge | 703 | 431,435 | 2 | 410 | — | — | — | — | 705 | 431,845 |
| Saskatchewan | | | | | | | | | | |
| Université de la Saskatchewan | 7,564 | 5,779,437 | 16 | 12,535 | 115 | 83,287 | 3 | 2,173 | 7,698 | 5,877,432 |
| Manitoba | | | | | | | | | | |
| Université Brandon | 318 | 253,629 | — | — | 2 | 895 | — | — | 320 | 254,524 |
| Université du Manitoba | 2,712 | 1,948,042 | 6 | 4,494 | 229 | 182,234 | 10 | 7,960 | 2,957 | 2,142,730 |
| Université de Winnipeg | 725 | 519,483 | 1 | 310 | 7 | 3,971 | 2 | 1,134 | 735 | 524,898 |
| Ontario | | | | | | | | | | |
| Cours d'admission au barreau | 246 | 129,695 | — | — | 5 | 1,975 | — | — | 251 | 131,670 |
| Université Brock | 850 | 405,945 | 1 | 390 | 6 | 2,340 | — | — | 857 | 408,675 |
| Université Carleton | 2,566 | 1,362,501 | 1 | 1,000 | 116 | 72,009 | 1 | 621 | 2,684 | 1,436,131 |
| Université de Guelph | 3,722 | 2,047,373 | 2 | 1,426 | 225 | 123,373 | 4 | 2,192 | 3,953 | 2,174,364 |
| Université Lakerhead | 1,086 | 567,130 | 5 | 2,200 | 344 | 177,160 | 6 | 3,090 | 1,441 | 749,580 |
| Université Laurentienne de Sudbury | 1,471 | 738,370 | — | — | — | — | — | — | 1,471 | 738,370 |
| Université McMaster | 2,691 | 1,283,983 | 2 | 2,000 | 47 | 31,583 | 1 | 672 | 2,741 | 1,318,238 |
| Collège d'art de l'Ontario | 15 | 8,045 | 484 | 242,735 | 2 | 2,500 | 25 | 15,150 | 501 | 253,280 |
| Université d'Ottawa | 1,613 | 896,931 | 17 | 8,020 | 249 | 150,818 | 22 | 13,156 | 904 | 1,070,919 |
| Université Queen de Kingston | 2,466 | 1,319,804 | — | — | 209 | 124,994 | 22 | 13,156 | 1,591 | 1,457,954 |
| Université de Toronto | 7,691 | 4,012,479 | 3 | 1,200 | 710 | 406,123 | 51 | 29,172 | 8,455 | 4,448,974 |
| Université Trent | 649 | 344,123 | — | — | 4 | 1,335 | — | — | 653 | 345,458 |
| Université de Waterloo | 4,366 | 2,115,990 | 4 | 900 | 123 | 71,694 | 3 | 1,746 | 4,496 | 2,190,330 |
| Université Luthérienne de Waterloo | 1,473 | 789,544 | — | — | 40 | 24,467 | — | — | 1,513 | 81,031 |
| Université Western Ontario | 4,680 | 2,439,819 | 2 | 870 | 276 | 170,568 | 4 | 2,472 | 4,962 | 2,613,729 |
| Université de Windsor | 2,581 | 1,303,377 | — | — | 182 | 94,624 | 4 | 1,040 | 2,765 | 1,399,041 |
| Université York | 3,994 | 1,562,765 | — | — | 146 | 82,902 | 2 | 1,136 | 3,242 | 1,646,803 |

TABLEAU C

Nombre et montant des prêts effectués par les prêteurs

| Chambre de compensation de la localité du prêteur* | Banque à charte | | | | | | | | | | | | Coopératives de crédit ou caisses populaires | | Total Tous les prêteurs | | | |
|--|--------------------|------------|------------------------------|-----------|-------------------------|------------|-------------------------|-----------|--|------------|----------------|-----------|--|------------|-------------------------|-----------|---------|------------|
| | Banque de Montréal | | Banque de la Nouvelle-Ecosse | | Banque Royale du Canada | | Banque Toronto Dominion | | Banque de Commerce Canadienne Impérial | | Autres banques | | Total Toutes les banques | | No | Montant** | | |
| | No | Montant** | No | Montant** | No | Montant** | No | Montant** | No | Montant** | No | Montant** | No | Montant** | | | | |
| Columbia-Britannique | 3,641 | 2,508,959 | 1,368 | 869,658 | 1,300 | 871,709 | 376 | 252,025 | 1,849 | 1,292,796 | 35 | 25,115 | 8,469 | 5,820,262 | 86 | 57,879 | 8,555 | 5,878,141 |
| Québec | 972 | 688,006 | 87 | 57,603 | 168 | 109,566 | 67 | 43,550 | 163 | 134,408 | 210 | 168,504 | 1,667 | 1,201,637 | - | - | 1,667 | 1,201,637 |
| Terre-Neuve | | | | | | | | | | | | | | | | | | |
| Ontario | 10,506 | 5,471,158 | 4,891 | 2,510,974 | 10,756 | 5,638,511 | 9,591 | 4,913,148 | 17,353 | 8,843,888 | 96 | 45,950 | 53,193 | 27,423,629 | 166 | 84,491 | 53,359 | 27,508,120 |
| Île-du-Prince-Édouard | | | | | | | | | | | | | | | | | | |
| Terre-Neuve | 2,037 | 1,520,914 | 2,709 | 1,875,688 | 4,677 | 3,308,030 | 47 | 30,178 | 4,516 | 2,913,542 | - | - | 13,986 | 9,648,352 | 53 | 34,555 | 14,039 | 9,682,907 |
| Nouvelle-Ecosse | | | | | | | | | | | | | | | | | | |
| Nouveau-Brunswick | 2,852 | 1,906,053 | 1,090 | 710,974 | 1,328 | 899,117 | 65 | 38,249 | 651 | 420,763 | 1,279 | 912,752 | 7,265 | 4,887,908 | - | - | 7,265 | 4,887,908 |
| Région de Québec | 187 | 129,418 | | | 13 | 9,828 | 2 | 1,220 | 5 | 4,125 | 10 | 7,635 | 217 | 152,226 | - | - | 217 | 152,226 |
| Région d'Ottawa | 838 | 435,477 | 2,528 | 1,346,439 | 755 | 390,430 | 370 | 193,965 | 1,108 | 606,590 | 164 | 84,615 | 5,763 | 3,057,516 | - | - | 5,763 | 3,057,516 |
| Manitoba | 2,401 | 1,638,905 | 651 | 401,251 | 1,272 | 939,140 | 843 | 542,128 | 1,721 | 1,082,134 | | | 6,888 | 4,603,558 | 221 | 159,039 | 7,109 | 4,762,597 |
| Saskatchewan | 1,391 | 1,056,584 | 603 | 459,870 | 3,352 | 2,554,631 | 627 | 453,264 | 1,713 | 1,316,106 | 2 | 960 | 7,688 | 5,841,415 | 1,383 | 1,059,573 | 9,071 | 6,900,988 |
| Alberta | 5,307 | 3,250,221 | 1,070 | 663,349 | 2,782 | 1,719,619 | 1,996 | 1,220,319 | 5,503 | 3,259,091 | 4,360 | 3,558,124 | 21,018 | 13,670,723 | 7 | 6,655 | 21,025 | 13,677,378 |
| Total | 30,132 | 18,605,695 | 14,897 | 8,895,806 | 26,403 | 16,440,581 | 13,984 | 7,688,046 | 34,582 | 19,873,443 | 6,156 | 4,803,655 | 126,154 | 76,307,226 | 1,916 | 1,402,192 | 128,070 | 77,709,418 |

* Dans le cas des banques à charte là où la succursale est située.

** Montant estimatif avancé sur certificats.

Résultats des opérations

TABEAU A

Certificats d'admissibilité délivrés et utilisés, et nombre d'étudiants ayant reçu des certificats dans chaque province participante

| Province émettrice | Allocation aux provinces | Certificats délivrés | | Nombre des étudiants ayant reçu des certificats | Valeur | Nombre |
|---------------------------|--------------------------|----------------------|----------|---|------------|----------|
| | | Valeur | Nombre | | | |
| Colombie-Britannique | \$ 9,300,000 | 6,729,204 | 8,989 | 8,561 | 6,571,068 | 8,768 |
| | \$ 7,000,000 | 10,800,469 | 17,908 | 16,892 | 10,546,658 | 17,565 |
| Alberta | 5,040,000* | | | | | |
| Saskatchewan | 12,040,000 | 8,594,141 | 10,490 | 9,736 | 8,392,178 | 10,203 |
| | 4,191,290* | | | | | |
| Manitoba | 4,600,000 | 4,353,682 | 5,740 | 5,552 | 4,251,370 | 5,584 |
| | 8,591,290 | | | | | |
| Ontario | 33,800,000 | 32,589,387 | 64,515 | 59,760 | 31,823,536 | 62,761 |
| | 3,300,000 | 5,499,035 | 7,822 | 6,931 | 5,369,808 | 7,613 |
| Nouvelle-Écosse | 5,500,000 | 7,202,247 | 9,482 | 8,457 | 7,032,994 | 9,248 |
| | 3,700,000 | | | | | |
| Ile-du-Prince-Édouard | 7,210,757 | 955,745 | 1,275 | 1,176 | 933,285 | 1,242 |
| | 455,745* | | | | | |
| Terre-Neuve | 955,745 | 3,221,251 | 5,201 | 4,510 | 3,145,552 | 5,051 |
| | 2,700,000 | | | | | |
| Territoires du Nord-Ouest | 3,450,000 | 100,000 | 14 | 13 | 12,017 | 13 |
| | 100,000 | 17,825 | 23 | 23 | 17,406 | 22 |
| Yukon | 69,500,000 | 79,975,292 | 131,459† | 121,611† | 78,095,872 | 128,070† |
| Total | 16,147,792* | | | | | |
| | 85,647,792 | | | | | |

* Allocation supplémentaire, en vertu de l'article 11 de la Loi.

† Les chiffres des 'certificats délivrés', des 'certificats utilisés' et du 'nombre d'étudiants recevant des certificats' varient parce que certains étudiants ont reçu plus d'un certificat et (ou) n'ont pas utilisé tous leurs certificats ou l'un d'eux.

TABEAU B

Valeur des prêts en cours au 30 juin 1970

| Institutions de prêt | Prêts en cours dans la | | Total |
|--|--|---------------------------------------|-------------|
| | Classe A | Classe B | |
| | (le gouverne- ment payant l'intérêt) | (l'emprunteur payant l'intérêt) | |
| Banques à charte. | 160,599,434 | 72,971,222 | 233,570,656 |
| Coopératives de crédit ou caisses populaires | 2,228,198 | 804,317 | 3,032,515* |
| Total | 162,827,632 | 73,775,539 | 236,603,171 |

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Renseignements statistiques

Les tableaux 1 à 4 en appendice au présent rapport donnent des renseignements statistiques sur les institutions d'enseignement fréquentées par les étudiants emprunteurs au cours de l'année de prêt, les diplômes recherchés ainsi que des renseignements sur l'âge, le sexe et l'état civil des emprunteurs.

Un total de 103,919 étudiants, soit 80 p. 100 environ des étudiants emprunteurs, fréquentaient des universités. Un total de 3,275 étudiants fréquentaient des universités à l'étranger surtout aux États-Unis. On comptait 3,944 étudiants emprunteurs dans des écoles normales non universitaires, 5,743 dans des institutions de formation professionnelle et technique et des écoles de soins infirmiers et 18,364 dans des collèges d'arts appliqués et des instituts de technologie ou des «collèges juniors».

Environ 95 p. 100 des étudiants emprunteurs suivaient des cours menant au baccalauréat, ou l'équivalent, tandis que les autres préparaient un diplôme supérieur. Près de 92 p. 100 de ceux qui suivaient des cours menant au baccalauréat, ou l'équivalent, fréquentaient des établissements situés dans leur propre province. Parmi ceux qui étudiaient en vue de l'obtention d'un diplôme au niveau de la maîtrise, 77 p. 100 suivaient des cours dans leur province, ainsi que 39 p. 100 de ceux qui voulaient obtenir un doctorat.

responsable à l'égard du remboursement de leurs obligations. Comme on doit s'y attendre, certains emprunteurs éprouvent des difficultés à faire face à leurs engagements à cause de circonstances diverses, telles la maladie, le chômage, etc. Le Réglement accorde une très grande latitude dans la révision des conditions de remboursement des prêts, et, à la suite de consultations entre l'emprunteur et le prêteur, il s'ensuit invariablement la conclusion d'arrangements satisfaisants qui permettent aux emprunteurs de surmonter leurs difficultés. Les méthodes normales de rappel et de recouvrement sont utilisées à l'égard des comptes en souffrance afin d'aider à assurer que le Régime fonctionne de façon équitable et que les pertes soient maintenues au minimum.

Voici les résultats de l'année à l'étude, comparativement à ceux des années précédentes:

CERTIFICATS DELIVRÉS PAR LES PROVINCES PARTICIPANTES

| Année de prêt | Valeur | Nombre d'étudiants bénéficiaires |
|----------------|----------------------|----------------------------------|
| 1964-1965..... | \$26.7 millions..... | 42,113 |
| 1965-1966..... | \$36.0 millions..... | 51,272 |
| 1966-1967..... | \$41.1 millions..... | 63,243 |
| 1967-1968..... | \$57.9 millions..... | 90,371 |
| 1968-1969..... | \$65.8 millions..... | 107,312 |
| 1969-1970..... | \$80.0 millions..... | 121,611 |

Les tableaux A, B et C, en appendice au présent rapport, donnent le détail des résultats pour l'année 1969-1970.

Versements statutaires

En vertu de la Loi, on a effectué au cours de l'année de prêt les déboursés et recouvrements suivants:

| | |
|---|-----------------|
| — Paiement d'intérêt aux prêteurs pour le compte d'étudiants (article 6)..... | \$10,621,705.47 |
| — Réclamations pour perte (article 7)..... | 1,495,650.01 |
| — Réclamations pour cause de décès (article 8)..... | 163,973.05 |
| — Frais de recouvrement (article 9)..... | 21,306.05 |
| — Recouvrements (article 20)..... | 109,618.12 (Cr) |
| TOTAL..... | \$12,193,016.46 |

En ce qui concerne l'année à l'étude, un paiement de remplacement de \$5,350,295.42 a été versé au Québec, à titre de province non participante.

l'établissement de l'admissibilité des étudiants, leurs besoins financiers, leur statut de résident de la province aux fins de l'émission de certificats d'admissibilité pour les étudiants acceptés ainsi que la désignation des établissements scolaires. Durant la première année de prêt, les fonctionnaires fédéraux et provinciaux chargés de l'administration du Régime ont fixé une procédure de consultation en vue de mettre au point un ensemble de critères administratifs communs destinés à rendre raisonnablement uniformes les usages administratifs. Ces critères ont été appliqués au cours des années de prêt suivantes, et le groupe de fonctionnaires qui les a mis au point a poursuivi ses travaux afin d'apporter de nouvelles améliorations.

Le Québec possède son propre programme d'aide aux étudiants et ne participe pas au Régime canadien de prêts aux étudiants. Cependant, des représentants de toutes les provinces, y compris le Québec, ont pris part aux consultations mentionnées plus haut, assurant ainsi le maximum de coordination pour la mise au point et l'application des facilités d'emprunt mises à la disposition des étudiants dans tout le Canada.

Le rôle des prêteurs

Les banques à charte et les caisses populaires désignées comme prêteurs aux fins du Régime continuent à collaborer au financement et à l'administration du Régime canadien de prêts aux étudiants. Pendant l'année à l'étude, elles ont consenti environ 128,000 prêts au montant global d'environ 78 millions de dollars. Les opérations de prêt en vertu de la Loi actuelle ne se sont pas limitées aux prêteurs des villes. Les succursales des banques et les caisses populaires des régions rurales y ont aussi participé.

Revue des opérations de l'année de prêt

Au cours de la sixième année de prêt, les provinces participantes ont délivré 131,459 certificats d'admissibilité à 121,611 étudiants. Ces certificats autorisaient des prêts au total de \$79,975,292. Les étudiants ont utilisé 128,070 de ces certificats pour obtenir des banques et des caisses populaires des prêts formant un total de \$77,709,418. Un petit nombre d'entre eux ne se sont pas servi de leurs certificats ou ont emprunté moins que la somme autorisée. Les provinces, dans certains cas, ont émis plus d'un certificat pour répondre aux besoins d'un même étudiant pendant l'année.

Depuis le début du Régime en 1964, jusqu'au 30 juin 1970, les prêteurs ont négocié 498,650 certificats d'admissibilité pour consentir des prêts au total de \$297,026,919. Les remboursements de principal par les emprunteurs au cours de cette période s'élevaient à \$57,882,387. De plus, le gouvernement a payé aux prêteurs, en vertu de la garantie, un total de \$2,541,361. Le total des prêts en cours au 30 juin 1970 s'élève à \$236,603,171.

Le nombre d'emprunteurs qui ont cessé d'être étudiants et qui de ce fait sont devenus redevables de paiements réguliers de principal et d'intérêt continue de s'accroître. La grande majorité de ces emprunteurs prennent une attitude réfléchie et

de dollars de ce supplément ont été alloués à ce titre. Ce montant discrétionnaire affecté aux prêts a été inclus dans la législation pour reconnaître qu'il existe en pratique des différences entre les niveaux relatifs des demandes de prêts d'une province à l'autre, en raison des différences régionales de revenus, de population étudiante, et d'autres facteurs similaires.

Voici la quote-part des provinces pour l'année à l'étude, y compris les sommes allouées sur le supplément total de 16.1 millions de dollars:

| <i>De base</i> | <i>Supplémentaire</i> | <i>Total</i> |
|-------------------------------------|-----------------------|--------------|
| \$ | \$ | \$ |
| Colombie-Britannique | 9,300,000 | 9,300,000 |
| Alberta | 7,000,000 | 12,040,000 |
| Saskatchewan | 4,400,000 | 8,591,290 |
| Manitoba | 4,600,000 | 4,600,000 |
| Ontario | 33,800,000 | 33,800,000 |
| Québec | *30,500,000 | *30,500,000 |
| Nouveau-Brunswick | 3,300,000 | 5,500,000 |
| Nouvelle-Ecosse | 3,700,000 | 7,210,757 |
| Ile du Prince-Edouard | 500,000 | 955,745 |
| Terre-Neuve | 2,700,000 | 3,450,000 |
| Yukon | 100,000 | 100,000 |
| Territoires du Nord-Ouest | 100,000 | 100,000 |
| TOTAL | 100,000,000 | 116,147,792 |
| | 16,147,792 | 116,147,792 |

*Le Québec n'a pas participé au Régime fédéral de prêts aux étudiants. L'ensemble des montants alloués aux provinces participantes, sur le montant de base, atteint ainsi 69.5 millions de dollars.

La Loi laisse aux provinces qui ne participent pas au Régime canadien de prêts aux étudiants le choix d'un autre mode de paiement si leur gouvernement informe le ministre de son intention de s'en tenir uniquement à son propre programme d'aide aux étudiants. Le gouvernement canadien accorde un tel paiement en tenant compte de deux facteurs: les paiements effectués par le ministre aux prêteurs dans l'année de prêt, pour les intérêts et autres frais; et la population âgée de 18 à 24 ans d'une province non participante par rapport à celle du même groupe d'âge des provinces participantes. Le Québec a utilisé cette dernière disposition au cours de l'année de prêt à l'étude et a subésequemment reçu un paiement d'environ 5.3 millions de dollars.

Elaboration de critères administratifs

La collaboration apportée par les gouvernements des provinces participantes a grandement profité au Régime canadien de prêts aux étudiants. Ces gouvernements sont chargés d'une bonne partie des tâches administratives importantes, y compris

Conditions du prêt

Le montant de \$1,000 constitue le prêt maximum qu'on peut consentir à un étudiant par année scolaire ou de \$500 par semestre et de \$5,000 au total. Les prêts sont exempts d'intérêt tant que l'emprunteur est étudiant à plein temps, et pendant les six mois suivant la fin de ses études, aucun remboursement du principal n'étant nécessaire au cours de cette période. À l'expiration de ce délai, les prêts sont remboursables par mensualités égales, y compris l'intérêt (5 3/4 p. 100 par an sur les prêts consentis avant le 16 août 1968; sur les prêts consentis le 16 août 1968 ou après, un taux d'intérêt convenu entre la banque et l'emprunteur à la date de la consolidation, mais sans dépasser le taux maximum d'intérêt en vigueur à cette date, calculé selon les dispositions du règlement). Le taux maximum de la période à l'étude était de 8 3/8 p. 100. Les remboursements peuvent s'échelonner sur une période de dix ans à compter du jour où l'emprunteur a quitté l'institution d'enseignement, suivant le montant de sa dette et ses possibilités de remboursement. Les emprunteurs ne sont pas tenus de présenter des garanties afin d'obtenir un prêt.

Obligations du gouvernement fédéral

La Loi canadienne sur les prêts aux étudiants prévoit les paiements suivants au prêteur de la part du gouvernement, à l'égard d'un prêt consenti en vertu de la Loi et du Règlement:

- un intérêt au taux prescrit par le Règlement (8 1/8 p. 100 l'an au titre de l'année qui fait l'objet de notre examen) alors que les prêts sont exempts d'intérêt pour les emprunteurs;
- le montant total de toute perte subie sur ce prêt;
- en cas de décès de l'emprunteur, le montant total du principal plus les intérêts courus au moment du décès;
- un droit de recouvrement au cas où le prêteur aurait recouvert au nom du gouvernement un prêt à l'égard duquel une réclamation pour perte aurait été acquittée antérieurement.

Rôle des gouvernements provinciaux

Une province participante peut autoriser pendant toute année de prêt, des prêts dont le montant global ne dépasse pas le maximum de sa quote-part de l'ensemble des montants affectés aux prêts par la Loi. Les montants alloués aux fins de prêt sont répartis entre les provinces dans une proportion identique à celle qui existe entre le groupe d'âge de 18 à 24 ans d'une province et le même groupe d'âge dans l'ensemble du Canada. Pour l'année à l'étude, le montant alloué est \$100,000,000. De plus, la Loi prévoit un supplément égal à 30 p. 100 des montants de base alloués aux fins de ces prêts. Ce supplément à prêter, indépendamment de la population des provinces, peut être distribué au gré du ministre des Finances, sur demande d'une province, afin d'augmenter la quote-part de base de celle-ci. Pendant l'année à l'étude, 16,1 millions

SIXIÈME RAPPORT ANNUEL

Année de prêt

1^{er} juillet 1969 — 30 juin 1970

La Loi canadienne sur les prêts aux étudiants est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin une aide financière leur permettant de poursuivre à plein temps des études post-secondaires. Le présent rapport a trait aux opérations du sixième exercice.

En vertu de ce Régime, le gouvernement garantit les prêts consentis par les banques à charte, et autres prêteurs désignés à cette fin, aux étudiants qui possèdent un certificat d'admissibilité délivré par l'une des provinces participant au Régime. Les intérêts sur ces prêts sont payés par le gouvernement tant que l'étudiant poursuit ses études à plein temps et pendant les six mois suivant la fin de ses études.

Admissibilité des étudiants

Pour obtenir un certificat d'admissibilité, il faut:

- être citoyen canadien;
- ou à défaut, posséder le statut d'immigrant reçu, avoir une année de résidence au Canada et avoir l'intention d'y demeurer après l'obtention du diplôme;

— être résident d'une province qui délivre des certificats d'admissibilité;

— avoir atteint un niveau d'études satisfaisant;

— être inscrit ou être admissible à l'inscription à un cours d'études post-secondaire dans l'une des institutions d'enseignement qui sont désignées par les provinces participantes pour un semestre d'une durée non inférieure à treize semaines;

— être étudiant à plein temps;

— avoir démontré à l'administration provinciale autorisée à délivrer des certificats d'admissibilité qu'un prêt est nécessaire afin de pouvoir suivre un cours d'études.

Il n'y a pas de limite d'âge pour emprunter en vertu du présent Régime.

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS

L'honorable E.J. Benson, C.P., député,

Chambre des communes,

Ottawa, Ontario.

Monsieur le ministre,

J'ai l'honneur de vous présenter le rapport annuel du Régime canadien de prêts aux étudiants pour l'année de prêt qui s'est terminée le 30 juin 1970.

Veillez agréer, monsieur le Ministre, l'assurance de ma très haute considération.

Le sous-ministre des Finances,

S.S. REISMAN

Cat. No.: F1-18/1970

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Rapport annuel
1969-1970

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS



RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS

Rapport annuel
1969-1970

MINISTÈRE DES FINANCES



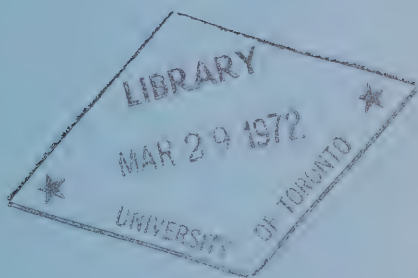
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Department of Finance
Ministère des Finances

CANADA STUDENT LOANS PLAN



Annual Report
1970-71

DEPARTMENT OF FINANCE



Department of Finance
Ministère des Finances

CANADA STUDENT LOANS PLAN

Annual Report
1970-71

DEPARTMENT OF FINANCE

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Cat. No.: F1-18/1971

CANADA STUDENT LOANS PLAN

Honourable John N. Turner, P.C., M.P.,

House of Commons,

Ottawa, Ontario.

Dear Mr. Turner:

I have the honour to submit to you the Annual Report of the Canada Student Loans Plan for the loan year ended June 30, 1971.

Yours very truly,

S.S. REISMAN,

Deputy Minister of Finance.

SEVENTH ANNUAL REPORT

for the Loan Year

July 1, 1970 to June 30, 1971

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. This report covers the seventh year of operations.

Under the Plan the Government guarantees loans made by chartered banks and other designated lenders to students on the basis of Certificates of Eligibility issued by provinces participating in the Plan. The Government carries the cost of interest payments on these loans while the students continue full-time studies and for six months afterwards.

Eligibility of Students

Students may receive a Certificate of Eligibility if they

- are Canadian citizens;
or, if they are not, have landed immigrant status and a year's residence in Canada and intend to remain in Canada upon graduation;
- are resident in a province which issues Certificates of Eligibility;
- have attained a satisfactory scholastic standard;
- are enrolled or qualified to enroll in a post-secondary course of studies at one of the educational institutions designated by the participating provinces for an academic year of not less than twenty-six weeks or a semester of not less than thirteen weeks duration if it forms part of a longer program;
- are full-time students;
- have established to the satisfaction of the Provincial Authority empowered to issue Certificates of Eligibility that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the Plan.

Loan Terms

The maximum loan amount that may be authorized to a student is \$1,000 per academic year or \$500 per semester and \$5,000 in total. The loans are interest free to borrowers while they are full-time students, and for six months thereafter, and no repayments of principal need be made during that time. After the expiry of this period the loans are repayable by the borrowers in equal monthly instalments including interest (5¾% per annum on loans made before August 16, 1968 and an interest rate on loans made on or after August 16, 1968 to be agreed upon between the bank and borrower on the date of consolidation, but not to exceed the maximum interest rate in effect on that date as calculated in accordance with the Regulations). The maximum rate in the period under review was 8 3/8%. The repayment period may extend up to ten years from the time a borrower leaves the educational institution, depending on the loan amount and his probable ability to repay. Borrowers are not required to put up security in order to obtain a loan.

Obligations of the Federal Government

The Canada Student Loans Act provides for payments by the Government to a lender in connection with a loan made pursuant to the Act and Regulations

- interest at the rate prescribed by Regulations (8 1/8% per annum for the year under review) while the loans are interest free to borrowers;
- the full amount of any loss sustained on such a loan;
- in the event of the death of the borrower, the full amount of principal plus interest owing at the time of death;
- a collection fee if a lender or other agency has collected for the Government a loan on which a loss claim had been paid previously.

The Role of the Provincial Governments

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Act. This loan provision is allocated among the provinces in the same relationship which the 18 – 24 year age group in a province bears to the same age group population for Canada as a whole. For the year under review, the loan provision was \$115,000,000. In addition, the Act provided for a supplementary loan provision equal to 30% of the basic loan provision. This supplementary loan provision is not tied to provincial population data and may be allocated on a discretionary basis by the Minister of Finance, upon the application by a province, to supplement that province's basic allocation. For the year under review \$20.6 million of the supplementary provision was allocated. The discretionary loan provision was included in the legislation in recognition of the fact that, in practice, there are differences in the relative levels of loan demand from province to province due to differences in regional income patterns, student population and other factors.

The allocations to the provinces for the year under review, including supplementary allocations of \$20.6 million, were as follows:

| | <i>Basic</i> | <i>Supplementary</i> | <i>Total</i> |
|---------------------------------|--------------------|----------------------|--------------------|
| | \$ | \$ | \$ |
| British Columbia | 10,833,000 | | 10,833,000 |
| Alberta | 8,211,000 | 6,803,240 | 15,014,240 |
| Saskatchewan | 4,991,000 | 3,958,955 | 8,949,955 |
| Manitoba | 5,256,000 | | 5,256,000 |
| Ontario | 39,180,000 | | 39,180,000 |
| Quebec | 34,419,000* | | 34,419,000* |
| New Brunswick | 3,761,000 | 2,936,915 | 6,697,915 |
| Nova Scotia | 4,347,000 | 3,905,222 | 8,252,222 |
| Prince Edward Island | 644,000 | 784,285 | 1,428,285 |
| Newfoundland | 3,162,000 | 2,202,513 | 5,364,513 |
| Yukon | 58,000 | | 58,000 |
| Northwest Territories | 138,000 | | 138,000 |
| Total | 115,000,000 | 20,591,130 | 135,591,130 |

*The Province of Quebec did not participate in the Plan. The aggregate of provincial allocations to participating provinces, from the basic loan provision, thus amounted to \$80.6 million.

Development of Administrative Criteria

The Canada Student Loans Plan has benefitted greatly from the cooperation afforded by the Governments of the participating provinces. Provincial Governments are responsible for much of the important administrative work involved including the determination of the eligibility of individual students, their individual need for a loan, provincial residence status in connection with the issue of Certificates of Eligibility to qualifying students, and the designation of the educational institutions. During the first loan year federal and provincial officials, responsible for the administration of the Plan, established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree of uniformity in administrative practices. These criteria were applied during subsequent loan years, and officials have continued to work towards further improvements.

Although the Province of Quebec has its own student assistance program and does not participate in the Canada Student Loans Plan, representatives of all provinces, including Quebec, participated in the consultative procedures mentioned above, thereby assuring maximum coordination in the development and application of student loan facilities throughout Canada.

The Role of Lenders

The chartered banks and credit unions designated for the purposes of the Plan as lenders continue to extend their cooperation in the provision of the financing and administration of the Canada Student Loans Plan. During the year under review they negotiated some 137,000 Certificates of Eligibility and made loans amounting to

approximately \$83 million. Lending operations under this legislation have not been confined to lenders located in cities. Bank branches and credit unions in rural areas have participated as well.

Review of Operations During the Loan Year

During the seventh loan year, a total of 135,899 students received 147,535 Certificates of Eligibility issued by participating provinces. The total value of loans authorized by these Certificates was \$92,061,359. Of these, students negotiated 137,487 Certificates and obtained loans from banks and credit unions of \$83,235,607. A small proportion of the students did not use their Certificates, or drew less than the authorized amount. The provinces, in some instances, issued more than one Certificate to cover a student's needs during the year.

Since inception of the Plan in 1964 to June 30, 1971 lenders negotiated 636,137 Certificates of Eligibility for a total of \$380,261,806. Principal repayments received from borrowers during this period totalled \$78,885,018. In addition, the Government paid \$7,866,262 to lenders under the guarantee. Total loans outstanding as at June 30, 1971 amounted to \$293,510,526.

The number of borrowers who ceased to be students and have become responsible for regular payments of principal and interest continued to grow. The vast majority of these borrowers are taking a mature and responsible attitude towards their repayment obligations. As might be expected, some borrowers encounter difficulties in meeting their payments due to a variety of circumstances, such as ill health and unemployment. The Regulations permit a considerable degree of flexibility for the revision of repayment terms, and consultations between lenders and borrowers invariably have resulted in satisfactory arrangements to tide the borrowers over their difficulties. Normal follow-up and collection procedures are used in cases of delinquent accounts to help ensure equitable use of the plan and to minimize losses.

The following table summarizes operations under the program since inception:

OPERATIONS IN PARTICIPATING PROVINCES

| <i>Loan Year</i> | <i>Value of Loans Made</i> | <i>No. of Students Assisted</i> |
|------------------|--------------------------------|---|
| 1964-65 | \$26.4 million | 42,113 |
| 1965-66 | \$33.9 million | 51,272 |
| 1966-67 | \$39.9 million | 63,243 |
| 1967-68 | \$56.5 million | 90,371 |
| 1968-69 | \$62.6 million | 107,312 |
| 1969-70 | \$77.7 million | 121,611 |
| 1970-71 | \$83.2 million | 135,899 |

Details of operational results during 1970-71 are contained in Tables A, B and C appended to this Report.

Statutory Payments

The following disbursements were made and recoveries received pursuant to this Act during the loan year:

| | |
|--|------------------------|
| — Interest payments to lenders in respect of student loans (Section 6) | \$16,565,480.09 |
| — Loss Claims (Section 7) | 4,983,074.45 |
| — Death Claims (Section 8) | 208,995.80 |
| — Collection Fee (Sections 9 & 17) | 116,182.80 |
| — Recoveries (Section 20) | 557,691.99(Cr) |
| Total | <u>\$21,316,041.15</u> |

The Act provides an alternative payment to any province that does not participate in the Canada Student Loans Plan if the Government of that province has advised the Minister that it wishes to rely entirely on its own student assistance plan. The alternative payment made to a province by the Government of Canada is based upon two factors: the payments by the Minister in the loan year to lenders for interest and other charges, and the population ages 18 – 24 in a non-participating province relative to the size of the same age group in participating provinces. The Province of Quebec made use of this provision during the loan year under review and subsequently received an alternative payment of approximately \$9.1 million.

Statistical Information

Tables 1 to 4 appended to this Report contain statistical information on educational institutions attended by student borrowers during the loan year, the degrees sought by these students and information as to age, sex and marital status.

A total of 102,134 certificates, amounting to 74.2% of all certificates, were issued to students attending universities in Canada 2,501 certificates or 1.8% were issued to students attending universities outside Canada, mainly in the United States. There were 4,223 certificates or 3.1% issued to students at non-university teacher training institutions, 6,568 certificates or 4.9% issued to students at vocational and technical training institutions and schools of nursing and 22,061 certificates or 16% in colleges of applied arts and technology or junior colleges.

Approximately 73% of the student borrowers were in undergraduate or equivalent courses, with the remainder seeking a graduate degree. Approximately 93% of those pursuing an undergraduate degree, or its equivalent, attended an institution located in their home province. Of those pursuing a degree at the Master's level, 77% studied in their home provinces as did 62% of the Ph.D. students.

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Results of Operations

Table A

Certificates of Eligibility Issued, Negotiated and the Number
of Students Issued Certificates in Each Participating Province

| Issuing Province | Provincial Allocation | Certificates Issued | | No. of Student issued Certificates | Certificates Negotiated | |
|-------------------------------|---------------------------|------------------------|----------|---|----------------------------|----------|
| | | Face Value | Number | | Face Value | Number |
| | \$ | \$ | | | \$ | |
| British Columbia | 10,833,000 | 7,113,120 | 9,410 | 8,962 | 6,824,531 | 9,000 |
| Alberta | 8,211,000 6,803,240* | 15,014,240 | 21,673 | 20,286 | 14,300,935 | 20,613 |
| | 15,014,240 | | | | | |
| Saskatchewan | 4,991,000 3,958,955* | 8,949,955 | 11,205 | 10,302 | 8,491,700 | 10,593 |
| | 8,949,955 | | | | | |
| Manitoba | 5,256,000 | 3,620,755 | 5,151 | 4,864 | 3,443,668 | 4,838 |
| Ontario | 39,180,000 | 35,582,637 | 70,910 | 66,432 | 32,321,626 | 64,794 |
| New Brunswick | 3,761,000 2,936,915* | 6,697,915 | 8,743 | 7,815 | 6,523,031 | 8,502 |
| | 6,697,915 | | | | | |
| Nova Scotia | 4,347,000 3,905,222* | 8,252,222 | 10,859 | 9,580 | 7,900,155 | 10,359 |
| | 8,252,222 | | | | | |
| Prince Edward Island | 644,000 784,285* | 1,428,285 | 1,819 | 1,684 | 1,383,740 | 1,759 |
| | 1,428,285 | | | | | |
| Newfoundland | 3,162,000 2,202,513* | 5,364,513 | 7,721 | 5,931 | 4,856,676 | 6,992 |
| | 5,364,513 | | | | | |
| Northwest Territories | 138,000 | 12,767 | 14 | 14 | 8,660 | 9 |
| Yukon | 58,000 | 24,950 | 30 | 29 | 22,950 | 28 |
| Total | 80,581,000 20,591,130* | 92,061,359 | 147,535# | 135,899# | 86,077,672 | 137,487# |
| | 101,172,130 | | | | | |

* Supplementary allocation pursuant to Section 11 of the Act.

'Certificates issued', 'certificates negotiated' and 'number of students issued certificates' vary because some students were issued more than one certificate and/or did not negotiate some or all of their certificates.

TABLE B

Value of Loans Outstanding as at June 30, 1971

| Lending Institution | Loans Outstanding in | | |
|---------------------------|---|--|-------------|
| | Class A (Government paying interest) | Class B (Borrowers paying interest) | Total |
| | \$ | \$ | \$ |
| Chartered Banks | 193,472,869 | 95,790,153 | 289,263,022 |
| Credit Unions | 2,903,994 | 1,343,510 | 4,247,504 |
| Total | 196,376,863 | 97,133,663 | 293,510,526 |

TABLE C
Number and Amount of Loans Made by Lenders

| Clearing House Where Lender* is Located | Chartered Banks | | | | | | | | | | | | Credit Unions Etc. | | Total all Lenders | |
|---|------------------------|------------|---------------------------|-----------|----------------------------|------------|-----------------------------|-----------|--|------------|----------------|-----------|--------------------------|------------|-------------------------|------------|
| | Bank of Montreal | | Bank of Nova Scotia | | Royal Bank of Canada | | Toronto Dominion Bank | | Canadian Imperial Bank of Commerce | | Other Banks | | Total All Banks | | Number | Amount** |
| | Number | Amount** | Number | Amount** | Number | Amount** | Number | Amount** | Number | Amount** | Number | Amount** | Number | Amount** | | |
| British Columbia . . . | 3,840 | 2,729,077 | 1,156 | 732,680 | 1,509 | 1,005,451 | 422 | 275,327 | 2,047 | 1,420,744 | 57 | 38,727 | 9,031 | 6,202,006 | 106 | 61,254 |
| Quebec | 991 | 579,768 | 72 | 47,441 | 154 | 103,067 | 63 | 45,093 | 142 | 82,575 | 236 | 134,834 | 1,658 | 992,778 | — | — |
| Newfoundland . . . | 10,423 | 5,256,654 | 5,140 | 2,590,077 | 10,880 | 5,552,219 | 10,726 | 5,378,076 | 18,595 | 9,034,781 | 117 | 55,040 | 55,881 | 27,866,847 | 179 | 87,000 |
| Ontario | | | | | | | | | | | | | | | 56,060 | 27,953,847 |
| Prince Edward Island | 2,618 | 1,867,756 | 3,109 | 2,176,352 | 5,208 | 3,708,809 | 43 | 30,337 | 7,059 | 4,706,552 | — | — | 18,037 | 12,489,806 | 71 | 45,645 |
| Newfoundland . . . | | | | | | | | | | | | | | | 18,108 | 12,535,451 |
| Nova Scotia | | | | | | | | | | | | | | | 8,393 | 6,127,998 |
| New Brunswick . . | 3,306 | 2,362,747 | 1,260 | 889,918 | 1,511 | 1,100,833 | 95 | 59,847 | 704 | 480,219 | 1,517 | 1,234,434 | 8,393 | 6,127,998 | — | — |
| Quebec City Area | 231 | 169,526 | 3 | 1,825 | 9 | 6,340 | 1 | 600 | 2 | 1,224 | 3 | 2,665 | 249 | 182,180 | — | — |
| Ottawa Area . . . | 930 | 465,256 | 2,669 | 1,392,190 | 756 | 409,397 | 426 | 218,085 | 1,360 | 747,280 | 155 | 82,723 | 6,296 | 3,314,931 | — | — |
| Manitoba | 1,335 | 867,514 | 563 | 354,287 | 1,111 | 751,838 | 684 | 435,664 | 3,076 | 1,839,933 | — | — | 6,769 | 4,249,236 | 167 | 110,395 |
| Saskatchewan . . . | 1,392 | 1,019,886 | 668 | 501,301 | 3,404 | 2,589,648 | 813 | 605,100 | 2,037 | 1,517,045 | — | — | 8,314 | 6,232,980 | 1,387 | 1,060,626 |
| Alberta | 6,271 | 4,335,718 | 1,376 | 927,183 | 3,796 | 2,557,191 | 2,455 | 1,683,670 | 7,046 | 4,704,983 | — | — | 20,944 | 14,208,745 | 5 | 3,180 |
| Total | 31,337 | 19,653,902 | 16,016 | 9,613,254 | 28,338 | 17,784,793 | 15,728 | 8,731,799 | 42,068 | 24,535,336 | 2,085 | 1,548,423 | 135,572 | 81,867,507 | 1,915 | 1,368,100 |
| | | | | | | | | | | | | | | | 137,487 | 83,235,607 |

*In the case of chartered banks, where branch is located.

**Actual amount advanced against certificates.

TABLE 1
Distribution of Certificates, by Educational Institution Attended

| Institution | Undergraduate* | | Equivalent | | Graduate Degrees | | | | Total | |
|--|----------------|-----------|------------|----------|------------------|----------|-----------|----------|-------|-----------|
| | Undergraduate* | | Equivalent | | Masters | | Doctorate | | No. | Amount** |
| | No. | Amount** | No. | Amount** | No. | Amount** | No. | Amount** | | |
| | | \$ | | \$ | | \$ | | \$ | | \$ |
| British Columbia | | | | | | | | | | |
| University of British Columbia | 3,918 | 2,793,819 | 15 | 9,510 | 273 | 207,157 | 52 | 37,667 | 4,258 | 3,048,153 |
| Notre Dame University of Nelson | 194 | 142,809 | 3 | 2,300 | 6 | 4,525 | — | — | 203 | 149,634 |
| Simon Fraser University | 1,304 | 773,362 | 3 | 1,500 | 29 | 17,875 | 9 | 5,261 | 1,345 | 797,998 |
| University of Victoria | 990 | 696,684 | — | — | 23 | 16,943 | 6 | 4,780 | 1,019 | 718,407 |
| Alberta | | | | | | | | | | |
| University of Alberta | 8,686 | 5,967,867 | 26 | 17,570 | 138 | 101,873 | 61 | 50,753 | 8,911 | 6,138,063 |
| University of Calgary | 4,269 | 3,005,107 | 21 | 13,760 | 61 | 48,035 | 9 | 6,685 | 4,360 | 3,073,587 |
| University of Lethbridge | 925 | 617,645 | 4 | 3,420 | — | — | — | — | 929 | 621,065 |
| Saskatchewan | | | | | | | | | | |
| University of Saskatchewan | 7,737 | 5,761,278 | 9 | 7,190 | 97 | 67,955 | 7 | 4,730 | 7,850 | 5,841,153 |
| Manitoba | | | | | | | | | | |
| Brandon University | 314 | 238,523 | — | — | — | — | — | — | 314 | 238,523 |
| University of Manitoba | 2,469 | 1,620,896 | 85 | 49,785 | 168 | 125,886 | 14 | 8,910 | 2,736 | 1,805,477 |
| University of Winnipeg | 636 | 418,828 | — | — | 11 | 8,150 | — | — | 647 | 426,978 |
| Ontario | | | | | | | | | | |
| Bar Admission Course | 23 | 9,470 | 12 | 5,945 | 99 | 50,470 | — | — | 134 | 65,885 |
| Brock University | 1,057 | 525,720 | 18 | 8,440 | 16 | 9,705 | — | — | 1,091 | 543,865 |
| Carleton University | 2,713 | 1,423,152 | 17 | 11,200 | 162 | 94,016 | 16 | 10,430 | 2,908 | 1,538,798 |
| University of Guelph | 4,219 | 2,054,131 | 161 | 97,464 | 178 | 86,498 | 12 | 7,830 | 4,570 | 2,245,923 |
| Lakehead University | 1,220 | 635,720 | 281 | 139,180 | 94 | 49,900 | — | — | 1,595 | 824,800 |
| Laurentian University of Sudbury | 1,345 | 697,760 | 4 | 2,135 | 20 | 11,800 | — | — | 1,369 | 711,695 |
| McMaster University | 2,674 | 1,320,539 | 7 | 3,945 | 96 | 50,275 | 10 | 6,735 | 2,787 | 1,381,494 |
| Ontario College of Art | 15 | 10,948 | 426 | 226,439 | 1 | 1,000 | 1 | 1,000 | 443 | 239,387 |
| University of Ottawa | 1,764 | 953,024 | 139 | 76,045 | 246 | 155,505 | 32 | 19,830 | 2,181 | 1,204,404 |
| Queen's University of Kingston | 2,444 | 1,258,541 | 76 | 38,635 | 131 | 77,467 | 16 | 9,795 | 2,667 | 1,384,438 |
| University of Toronto | 6,615 | 3,385,455 | 247 | 128,970 | 591 | 331,269 | 87 | 51,135 | 7,540 | 3,896,829 |
| Trent University | 809 | 421,145 | 20 | 9,545 | 26 | 15,030 | 2 | 1,200 | 857 | 446,920 |
| University of Waterloo | 4,631 | 1,868,432 | 65 | 28,620 | 141 | 75,395 | 20 | 10,665 | 4,857 | 1,983,112 |
| Waterloo Lutheran University | 1,217 | 637,703 | 24 | 16,500 | 77 | 43,645 | — | — | 1,318 | 697,848 |
| University of Western Ontario | 3,968 | 2,069,494 | 348 | 190,925 | 383 | 218,452 | 26 | 14,770 | 4,725 | 2,493,641 |
| University of Windsor | 2,755 | 1,360,840 | 163 | 85,570 | 249 | 128,550 | 21 | 12,630 | 3,188 | 1,587,590 |
| York University | 3,352 | 1,679,381 | 85 | 38,895 | 221 | 120,615 | 13 | 7,540 | 3,671 | 1,846,431 |

| Quebec | 339 | 212,249 | 19 | 11,790 | 60 | 39,980 | 6 | 3,525 | 424 | 267,544 |
|--|---------|------------|--------|------------|-------|-----------|-----|---------|---------|------------|
| McGill University | 71 | 49,719 | 6 | 4,600 | 21 | 15,789 | — | — | 98 | 70,108 |
| New Brunswick | | | | | | | | | | |
| University of Moncton | 2,301 | 1,871,200 | 51 | 42,008 | 61 | 45,047 | — | — | 2,413 | 1,958,255 |
| Mount Allison University | 652 | 492,121 | 3 | 2,880 | 1 | 1,000 | — | — | 656 | 496,001 |
| University of New Brunswick | 2,399 | 1,695,751 | 16 | 11,243 | 64 | 45,188 | 4 | 2,855 | 2,483 | 1,755,037 |
| St. Thomas University | 818 | 578,998 | 1 | 925 | 2 | 560 | — | — | 821 | 580,483 |
| Nova Scotia | | | | | | | | | | |
| Acadia University | 1,327 | 982,947 | 12 | 9,100 | 20 | 14,835 | — | — | 1,359 | 1,006,882 |
| Dalhousie University | 2,429 | 1,704,430 | 75 | 61,083 | 173 | 131,995 | 10 | 8,040 | 2,687 | 1,905,548 |
| University of King's College | 147 | 109,735 | — | — | — | — | — | — | 147 | 109,735 |
| Mount St. Vincent University | 461 | 335,435 | 47 | 35,280 | — | 600 | — | — | 508 | 370,715 |
| Nova Scotia Technical College | 332 | 251,032 | 10 | 6,969 | 1 | — | 1 | 1,000 | 344 | 259,601 |
| St. Anne's University | 112 | 85,225 | — | — | — | — | — | — | 112 | 85,225 |
| St. Francis Xavier University | 1,729 | 1,361,760 | 55 | 42,840 | 11 | 10,040 | — | — | 1,795 | 1,414,640 |
| St. Mary's University | 1,577 | 1,100,369 | 16 | 10,245 | 6 | 4,300 | — | — | 1,599 | 1,114,914 |
| Prince Edward Island | | | | | | | | | | |
| University of Prince Edward Island | 1,150 | 874,464 | 57 | 43,790 | 2 | 1,200 | — | — | 1,209 | 919,454 |
| Newfoundland | | | | | | | | | | |
| Memorial University | 6,492 | 4,142,241 | 12 | 8,809 | 10 | 7,553 | — | — | 6,514 | 4,158,603 |
| Other Universities in Canada | 263 | 187,681 | 141 | 103,545 | 77 | 57,464 | 11 | 9,700 | 77 | 358,390 |
| Sub-Total — Universities in Canada | 94,862 | 58,383,630 | 2,780 | 1,608,595 | 4,046 | 2,493,542 | 446 | 297,466 | 102,134 | 62,783,233 |
| United States of America | 1,667 | 1,341,277 | 63 | 55,170 | 361 | 314,582 | 139 | 120,675 | 2,230 | 1,831,704 |
| United Kingdom | 39 | 33,172 | 7 | 7,000 | 58 | 52,261 | 59 | 48,500 | 163 | 140,933 |
| Europe | 41 | 33,361 | 9 | 6,805 | 19 | 13,640 | 11 | 10,380 | 80 | 64,186 |
| Rest of the World | 20 | 14,515 | 1 | 1,000 | 4 | 3,290 | 3 | 2,395 | 28 | 21,200 |
| Sub-Total — Universities Outside Canada | 1,767 | 1,422,325 | 80 | 69,975 | 442 | 383,773 | 212 | 181,950 | 2,501 | 2,058,023 |
| Sub-Total — All Universities | 96,629 | 59,805,955 | 2,860 | 1,678,570 | 4,488 | 2,877,315 | 658 | 479,416 | 104,635 | 64,841,256 |
| Teacher Training Institutions | 501 | 351,246 | 3,654 | 2,079,490 | 58 | 44,636 | 10 | 9,800 | 4,223 | 2,485,172 |
| Nursing Schools | 36 | 17,615 | 2,008 | 914,265 | 31 | 18,230 | 3 | 3,000 | 2,078 | 953,110 |
| Technical and Vocational Training Institutions | 104 | 77,689 | 4,367 | 2,819,843 | 14 | 10,835 | 5 | 3,765 | 4,490 | 2,912,132 |
| Junior Colleges | 1,824 | 1,231,572 | 16,363 | 8,071,769 | 230 | 123,495 | 14 | 10,970 | 18,431 | 9,437,806 |
| Other Provincial Institutions | 1,032 | 658,657 | 593 | 344,298 | 7 | 3,595 | 2 | 1,440 | 1,634 | 1,007,990 |
| Private Institutions | 469 | 363,307 | 1,482 | 1,194,459 | 43 | 38,375 | 2 | 2,000 | 1,996 | 1,598,141 |
| Sub-Total — Other Than Universities | 3,966 | 2,700,086 | 28,467 | 15,424,124 | 383 | 239,166 | 36 | 30,975 | 32,852 | 18,394,351 |
| Total — All Institutions | 100,595 | 62,506,041 | 31,327 | 17,102,694 | 4,871 | 3,116,481 | 694 | 510,391 | 137,487 | 83,235,607 |

* Including second and professional degrees.

** Actual amount advanced against certificates.

TABLE 2
Distribution of Certificates, by Type of Educational Institution Attended

| Location of Educational Institution Attended | Universities | | | | | | | | | | | | Total for Province | |
|--|------------------------|-------------|--------------------------|-------|----------|-----------|-----------|--------------|---------|----------------|------------------|-------|--------------------|----------------------|
| | Undergraduate Degrees* | | | | | | | | | | Graduate Degrees | | | Other Post-Secondary |
| | Art & Science | Engineering | Commerce Business Admin. | Law | Medicine | Dentistry | Education | Other Degree | Total | Master's Level | Doctorate Level | Total | | |
| | | | | | | | | | | | | | | |
| British Columbia | 3,798 | 265 | 302 | 279 | 119 | 82 | 1,924 | 430 | 7,199 | 335 | 69 | 404 | 8,744 | |
| Alberta | 6,243 | 943 | 1,059 | 243 | 358 | 146 | 4,386 | 1,697 | 15,075 | 202 | 70 | 272 | 19,843 | |
| Saskatchewan | 2,633 | 607 | 505 | 168 | 153 | 16 | 2,456 | 1,289 | 7,827 | 104 | 7 | 111 | 9,501 | |
| Manitoba | 2,111 | 235 | 114 | 76 | 105 | 55 | 448 | 691 | 3,835 | 179 | 14 | 193 | 4,890 | |
| Ontario | 28,884 | 3,247 | 1,329 | 1,355 | 899 | 307 | 989 | 4,236 | 41,246 | 3,097 | 295 | 3,392 | 63,821 | |
| Quebec | 304 | 34 | 23 | 19 | 51 | 9 | 23 | 103 | 566 | 117 | 9 | 126 | 772 | |
| New Brunswick | 4,196 | 501 | 560 | 117 | 2 | 5 | 490 | 354 | 6,225 | 129 | 4 | 133 | 8,014 | |
| Nova Scotia | 6,201 | 384 | 916 | 215 | 210 | 56 | 414 | 492 | 8,888 | 227 | 11 | 238 | 10,867 | |
| Prince Edward Island . . | 818 | 47 | 182 | — | 1 | — | 88 | 20 | 1,156 | 3 | — | 3 | 1,395 | |
| Newfoundland | 2,152 | 400 | 461 | 1 | 81 | 5 | 3,328 | 65 | 6,493 | 10 | — | 10 | 6,712 | |
| United States | 984 | 88 | 136 | 11 | 11 | 12 | 303 | 430 | 1,975 | 382 | 140 | 522 | 2,621 | |
| United Kingdom | 19 | — | 1 | 9 | 1 | 1 | 3 | 11 | 45 | 62 | 60 | 122 | 191 | |
| Rest of the World | 38 | — | 1 | — | 11 | 1 | 1 | 13 | 65 | 24 | 15 | 39 | 116 | |
| Total | 58,381 | 6,751 | 5,589 | 2,493 | 2,002 | 695 | 14,853 | 9,831 | 100,595 | 4,871 | 694 | 5,565 | 137,487 | |

*Including second and professional degrees.

TABLE 3
Distribution of Certificates by Province of Issue, Location of Institution Attended and Level of Study

| Institution In —→ Issuing Province → | British Columbia | | | | Alberta | | | | Saskatchewan | | | | Manitoba | | | | Ontario | | | | Quebec | | | | New Brunswick | | | |
|--|------------------|------------|-----|----------|----------------------|------------|----------|---------------|--------------|----------|---------------|------------|---------------|---------------|------------|----------|----------------|------------|----------|---------------|-------------------|----------|---------------|------------|---------------|-----------|---------|-----------|
| | Undergraduate | Equivalent | | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Masters | Doctorate | Masters | Doctorate |
| British Columbia | 6,745 | 1,084 | 247 | 66 | 129 | 66 | 4 | 2 | 49 | 2 | 6 | — | 35 | 1 | 3 | 1 | 94 | 44 | 25 | 4 | 19 | 4 | 5 | 1 | 13 | — | — | — |
| Alberta | 194 | 11 | 24 | 1 | 14,461 | 4,037 | 168 | 62 | 123 | 5 | 2 | — | 92 | 5 | 9 | — | 226 | 27 | 45 | 5 | 28 | 2 | 6 | 1 | 5 | 1 | — | — |
| Saskatchewan | 46 | 11 | 10 | — | 295 | 312 | 1 | 7,576 | 1,541 | 81 | 5 | 206 | 66 | 8 | — | — | 124 | 44 | 21 | 5 | 19 | 1 | 3 | 2 | — | — | — | — |
| Manitoba | 28 | 8 | 2 | 1 | 46 | 39 | 3 | — | 40 | 12 | 2 | — | 3,318 | 754 | 123 | 12 | 80 | 47 | 29 | 2 | 13 | 2 | 5 | — | — | — | — | |
| Ontario | 161 | 23 | 45 | 1 | 104 | 31 | 19 | 2 | 31 | 3 | 9 | 2 | 164 | 33 | 32 | 1 | 40,406 | 18,774 | 2,895 | 272 | 304 | 30 | 66 | 4 | 131 | 12 | 14 | 1 |
| New Brunswick | 2 | 1 | 2 | — | 7 | 4 | 4 | 1 | 2 | — | — | — | 5 | 2 | 1 | — | 122 | 60 | 33 | — | 128 | 35 | 26 | — | 5,390 | 1,611 | 101 | 2 |
| Nova Scotia | 12 | 1 | 4 | — | 15 | 4 | 3 | 2 | 3 | — | 1 | — | 12 | — | 2 | — | 142 | 121 | 38 | 6 | 38 | 3 | 5 | 1 | 503 | 16 | 11 | — |
| Prince Edward Island | 1 | — | — | — | 5 | 2 | — | — | 1 | — | — | — | 2 | — | 1 | — | 17 | 38 | 6 | — | 12 | 2 | — | — | 134 | 16 | 1 | — |
| Newfoundland | 2 | — | — | — | 3 | 1 | — | — | 2 | — | — | — | — | 1 | — | — | 31 | 28 | 5 | 1 | 5 | 1 | 1 | — | 43 | — | — | 1 |
| Yukon & N.W.T. | 8 | 2 | 1 | — | 10 | — | — | — | — | — | 3 | — | 1 | — | — | — | 4 | — | — | — | — | — | — | — | — | — | — | — |
| Total | 7,199 | 1,141 | 335 | 69 | 15,075 | 4,496 | 202 | 70 | 7,827 | 1,563 | 104 | 7 | 3,835 | 862 | 179 | 14 | 41,246 | 19,183 | 3,097 | 295 | 566 | 80 | 117 | 9 | 6,225 | 1,656 | 129 | 4 |
| Institution In —→ | Nova Scotia | | | | Prince Edward Island | | | | Newfoundland | | | | United States | | | | United Kingdom | | | | Rest of the World | | | | Total | | | |
| | Undergraduate | Equivalent | | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Masters | Doctorate | Masters | Doctorate |
| British Columbia | 14 | 1 | 2 | — | 1 | — | — | — | 1 | — | 1 | — | 222 | 9 | 32 | 34 | 4 | 6 | 9 | 7 | — | 1 | 1 | 7,333 | 1,217 | 332 | 118 | |
| Alberta | 15 | — | — | — | 2 | — | — | — | 2 | — | — | — | 855 | 12 | 102 | 36 | 9 | — | 12 | 7 | 15 | — | 3 | 3 | 16,027 | 4,099 | 372 | 115 |
| Saskatchewan | 4 | — | 1 | — | — | — | — | — | 2 | — | — | — | 145 | 7 | 31 | 9 | 2 | — | 2 | 5 | 2 | — | 2 | — | 8,423 | 1,982 | 159 | 29 |
| Manitoba | 11 | — | 1 | — | — | — | — | — | — | — | — | — | 163 | 3 | 46 | 15 | 3 | 1 | 4 | 3 | 12 | 2 | 1 | 2 | 3,718 | 869 | 216 | 35 |
| Ontario | 275 | 23 | 25 | 1 | 27 | 4 | 3 | — | 25 | 1 | 1 | — | 473 | 70 | 131 | 31 | 19 | 15 | 25 | 27 | 23 | 6 | 13 | 6 | 42,143 | 19,025 | 3,278 | 348 |
| New Brunswick | 685 | 64 | 39 | — | 42 | 4 | — | — | 5 | 1 | — | — | 61 | 19 | 17 | 5 | 2 | 1 | 9 | 3 | 1 | 2 | 3 | — | 6,452 | 1,804 | 235 | 11 |
| Nova Scotia | 7,508 | 1,606 | 150 | 10 | 43 | 4 | — | — | 5 | 1 | 1 | — | 43 | 3 | 16 | 6 | 6 | 1 | 3 | 3 | 2 | 1 | 3 | 1 | 8,332 | 1,761 | 237 | 29 |
| Prince Edward Island | 201 | 36 | 9 | — | 1,040 | 223 | — | — | — | — | — | — | 3 | — | 6 | 2 | — | — | 1 | — | — | — | — | — | 1,416 | 317 | 24 | 2 |
| Newfoundland | 173 | 11 | — | — | 1 | 1 | — | — | 6,453 | 206 | 7 | — | 5 | — | 1 | 2 | — | — | — | 3 | 3 | 1 | — | — | 6,721 | 250 | 14 | 7 |
| Yukon & N.W.T. | 2 | — | — | — | — | — | — | — | — | — | — | — | 5 | 1 | — | — | — | — | — | — | — | — | — | — | 30 | 3 | 4 | — |
| Total | 8,888 | 1,741 | 227 | 11 | 1,156 | 236 | 3 | — | 6,493 | 209 | 10 | — | 1,975 | 124 | 382 | 140 | 45 | 24 | 62 | 60 | 65 | 12 | 24 | 15 | 100,595 | 31,327 | 4,871 | 694 |

| Age in Years | 24 | | | | 25 - 29 | | | | 30 - 34 | | | | 35 and Over | | | | Totals | | | | |
|--|---------------|-------|----------|-----------|---------------|-------|----------|-----------|---------------|-----|----------|-----------|---------------|-----|----------|-----------|---------------|--------|----------|-----------|--------------------|
| Location of Educational Institution Attended | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Accumulative Total |
| | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | |
| British Columbia | 806 | 117 | 54 | 5 | 1,445 | 182 | 153 | 30 | 273 | 36 | 44 | 14 | 188 | 25 | 34 | 14 | 7,199 | 1,141 | 335 | 69 | 8,744 |
| Alberta | 1,229 | 247 | 23 | - | 1,985 | 388 | 87 | 33 | 558 | 104 | 34 | 15 | 422 | 107 | 25 | 19 | 15,075 | 4,496 | 202 | 70 | 19,843 |
| Saskatchewan | 537 | 47 | 15 | - | 752 | 47 | 45 | 3 | 177 | 17 | 13 | 2 | 105 | 5 | 7 | 2 | 7,827 | 1,563 | 104 | 7 | 9,501 |
| Manitoba | 362 | 36 | 32 | - | 560 | 52 | 74 | 8 | 119 | 12 | 16 | 5 | 80 | 10 | 9 | 1 | 3,835 | 862 | 179 | 14 | 4,890 |
| Ontario | 3,991 | 1,477 | 555 | 21 | 5,714 | 2,297 | 1,213 | 138 | 930 | 490 | 262 | 81 | 463 | 401 | 167 | 47 | 41,246 | 19,183 | 3,097 | 295 | 63,821 |
| Quebec | 80 | 11 | 22 | - | 104 | 12 | 50 | 4 | 10 | 1 | 9 | 4 | 5 | 1 | 1 | - | 566 | 80 | 117 | 9 | 772 |
| New Brunswick | 347 | 65 | 33 | 1 | 416 | 39 | 47 | - | 55 | 7 | 10 | 2 | 33 | 15 | 4 | 1 | 6,225 | 1,656 | 129 | 4 | 8,014 |
| Nova Scotia | 643 | 71 | 41 | - | 871 | 93 | 83 | 2 | 117 | 17 | 23 | 2 | 60 | 23 | 10 | 6 | 8,888 | 1,741 | 227 | 11 | 10,867 |
| Prince Edward Island . | 70 | 7 | 1 | - | 80 | 19 | - | - | 17 | 2 | - | - | 11 | 1 | - | - | 1,156 | 236 | 3 | - | 1,395 |
| Newfoundland | 256 | 10 | 2 | - | 357 | 12 | 4 | - | 93 | 1 | 3 | - | 54 | 1 | 1 | - | 6,493 | 209 | 10 | - | 6,712 |
| United States | 255 | 8 | 54 | 8 | 457 | 21 | 189 | 61 | 79 | 8 | 49 | 42 | 42 | 5 | 31 | 24 | 1,975 | 124 | 382 | 140 | 2,621 |
| United Kingdom | 2 | 5 | 11 | 9 | 20 | 10 | 30 | 36 | 2 | 1 | 7 | 10 | 1 | 2 | 3 | 3 | 45 | 24 | 62 | 60 | 191 |
| Rest of the World . . . | 4 | 1 | 5 | 2 | 11 | 4 | 13 | 7 | 10 | - | - | 4 | 4 | 2 | 1 | 2 | 65 | 12 | 24 | 15 | 116 |
| Total | 8,582 | 2,102 | 848 | 46 | 12,772 | 3,176 | 1,988 | 322 | 2,440 | 696 | 470 | 181 | 1,468 | 598 | 293 | 119 | 100,595 | 31,327 | 4,871 | 694 | 137,487 |
| Male - Single | 5,321 | 1,238 | 474 | 20 | 6,765 | 1,621 | 972 | 102 | 724 | 213 | 139 | 42 | 237 | 77 | 57 | 17 | 55,318 | 16,207 | 2,311 | 197 | 74,033 |
| Male - Married | 1,653 | 400 | 172 | 24 | 3,850 | 980 | 672 | 193 | 1,105 | 309 | 243 | 126 | 676 | 265 | 179 | 97 | 10,247 | 3,052 | 1,368 | 445 | 15,112 |
| Female - Single | 1,269 | 378 | 150 | - | 1,665 | 447 | 240 | 17 | 419 | 111 | 61 | 11 | 318 | 152 | 42 | 4 | 31,923 | 11,121 | 928 | 36 | 44,008 |
| Female - Married . . . | 339 | 86 | 52 | 2 | 492 | 128 | 104 | 10 | 192 | 63 | 27 | 2 | 237 | 104 | 15 | 1 | 3,107 | 947 | 264 | 16 | 4,334 |
| Total - Single | 6,590 | 1,616 | 624 | 20 | 8,430 | 2,068 | 1,212 | 119 | 1,143 | 324 | 200 | 53 | 555 | 229 | 99 | 21 | 87,241 | 27,328 | 3,239 | 233 | 118,041 |
| Total - Married | 1,992 | 486 | 224 | 26 | 4,342 | 1,108 | 776 | 203 | 1,297 | 372 | 270 | 128 | 913 | 369 | 194 | 98 | 13,354 | 3,999 | 1,632 | 461 | 19,446 |

NOTES

NOTES

| Âge en années | 24 | | | | 25 - 29 | | | | 30 - 34 | | | | 35 et plus | | | | Total | | | | |
|--|--------------|------------|----------|----------|--------------|------------|----------|----------|--------------|------------|----------|----------|--------------|------------|----------|----------|--------------|------------|---------|-----|-----------------|
| Emplacement de l'établissement fréquenté | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Total Cumulatif |
| | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | | | |
| Colombie-Britannique | 806 | 117 | 54 | 5 | 1,445 | 182 | 153 | 30 | 273 | 36 | 44 | 14 | 188 | 25 | 34 | 14 | 7,199 | 1,141 | 335 | 69 | 8,744 |
| Alberta | 1,229 | 247 | 23 | - | 1,985 | 388 | 87 | 33 | 558 | 104 | 34 | 15 | 422 | 107 | 25 | 19 | 15,075 | 4,496 | 202 | 70 | 19,843 |
| Saskatchewan | 537 | 47 | 15 | - | 752 | 47 | 45 | 3 | 177 | 17 | 13 | 2 | 105 | 5 | 7 | 2 | 7,827 | 1,563 | 104 | 7 | 9,501 |
| Manitoba | 362 | 36 | 32 | - | 560 | 52 | 74 | 8 | 119 | 12 | 16 | 5 | 80 | 10 | 9 | 1 | 3,835 | 862 | 179 | 14 | 4,890 |
| Ontario | 3,991 | 1,477 | 555 | 21 | 5,714 | 2,297 | 1,213 | 138 | 930 | 490 | 262 | 81 | 463 | 401 | 167 | 47 | 41,246 | 19,183 | 3,097 | 295 | 63,821 |
| Québec | 80 | 11 | 22 | - | 104 | 12 | 50 | 4 | 10 | 1 | 9 | 4 | 5 | 1 | 1 | - | 566 | 80 | 117 | 9 | 772 |
| Nouveau Brunswick | 347 | 65 | 33 | 1 | 416 | 39 | 47 | - | 55 | 7 | 10 | 2 | 33 | 15 | 4 | 1 | 6,225 | 1,656 | 129 | 4 | 8,014 |
| Nouvelle-Écosse | 643 | 71 | 41 | - | 871 | 93 | 83 | 2 | 117 | 17 | 23 | 2 | 60 | 23 | 10 | 6 | 8,888 | 1,741 | 227 | 11 | 10,867 |
| Île du Prince-Édouard | 70 | 7 | 1 | - | 80 | 19 | - | - | 17 | 2 | - | - | 11 | 1 | - | - | 1,156 | 236 | 3 | - | 1,395 |
| Terre-Neuve | 256 | 10 | 2 | - | 357 | 12 | 4 | - | 93 | 1 | 3 | - | 54 | 1 | 1 | - | 6,493 | 209 | 10 | - | 6,712 |
| États-Unis | 255 | 8 | 54 | 8 | 457 | 21 | 189 | 61 | 79 | 8 | 49 | 42 | 42 | 5 | 31 | 24 | 1,975 | 124 | 382 | 140 | 2,621 |
| Royaume-Uni | 2 | 5 | 11 | 9 | 20 | 10 | 30 | 36 | 2 | 1 | 7 | 10 | 1 | 2 | 3 | 3 | 45 | 24 | 62 | 60 | 191 |
| Autres | 4 | 1 | 5 | 2 | 11 | 4 | 13 | 7 | 10 | - | - | 4 | 4 | 2 | 1 | 2 | 65 | 12 | 24 | 15 | 116 |
| Total | 8,582 | 2,102 | 848 | 46 | 12,772 | 3,176 | 1,988 | 322 | 2,440 | 696 | 470 | 181 | 1,468 | 598 | 293 | 119 | 100,595 | 31,327 | 4,871 | 694 | 137,487 |
| Hommes - Célibataire | 5,321 | 1,238 | 474 | 20 | 6,765 | 1,621 | 972 | 102 | 724 | 213 | 139 | 42 | 237 | 77 | 57 | 17 | 55,318 | 16,207 | 2,311 | 197 | 74,033 |
| Marité | 1,653 | 400 | 172 | 24 | 3,850 | 980 | 672 | 193 | 1,105 | 309 | 243 | 126 | 676 | 265 | 179 | 97 | 10,247 | 3,052 | 1,368 | 445 | 15,112 |
| Femmes - Célibataire | 1,269 | 378 | 150 | - | 1,665 | 447 | 240 | 17 | 419 | 111 | 61 | 11 | 318 | 152 | 42 | 4 | 31,923 | 11,121 | 928 | 36 | 44,008 |
| Marité | 339 | 86 | 52 | 2 | 492 | 128 | 104 | 10 | 192 | 63 | 27 | 2 | 237 | 104 | 15 | 1 | 3,107 | 947 | 264 | 16 | 4,334 |
| Total - Célibataire | 6,590 | 1,616 | 624 | 20 | 8,430 | 2,068 | 1,212 | 119 | 1,143 | 324 | 200 | 53 | 555 | 229 | 99 | 21 | 87,241 | 27,328 | 3,239 | 233 | 118,041 |
| Marité | 1,992 | 486 | 224 | 26 | 4,342 | 1,108 | 776 | 203 | 1,297 | 372 | 270 | 128 | 913 | 369 | 194 | 98 | 13,354 | 3,999 | 1,632 | 461 | 19,446 |

Tableau 4

Répartition des certificats par âge, niveau d'études, sexe et état civil

| Âge en années | 17 | 18 | 19 | | | 20 | | | 21 | | | 22 | | | 23 | | | | | | | | | | |
|--|--------------|------------|--------------|------------|----------------------|--------------|------------|----------------------|--------------|------------|----------------------|--------------|------------|----------------------|--------------|------------|----------------------|--------|-------|-----|---|--------|-------|-----|---|
| Emplacement de l'établissement fréquenté | Baccalauréat | Équivalent | Baccalauréat | Équivalent | Diplôme | Baccalauréat | Équivalent | Diplôme | Baccalauréat | Équivalent | Diplôme | Baccalauréat | Équivalent | Diplôme | Baccalauréat | Équivalent | Diplôme | | | | | | | | |
| | | | | | Maîtrise Doctorat | | | Maîtrise Doctorat | | | Maîtrise Doctorat | | | Maîtrise Doctorat | | | Maîtrise Doctorat | | | | | | | | |
| Colombie-Britannique | 8 | — | 30 | 3 | — | 482 | 98 | — | 1 | 857 | 201 | 2 | — | 1,037 | 165 | 4 | 4 | 1,073 | 151 | 10 | — | 1,009 | 163 | 34 | 1 |
| Alberta | 19 | 3 | 241 | 51 | — | 1,949 | 755 | — | — | 2,404 | 912 | — | — | 2,448 | 795 | 3 | — | 2,157 | 682 | 5 | — | 1,663 | 452 | 25 | 3 |
| Saskatchewan | 1 | — | 121 | 33 | — | 1,337 | 570 | — | — | 1,451 | 463 | — | — | 1,366 | 214 | 2 | — | 1,163 | 109 | 2 | — | 817 | 58 | 20 | — |
| Manitoba | — | — | 36 | 9 | — | 420 | 173 | 1 | — | 575 | 173 | — | — | 597 | 185 | 4 | — | 591 | 132 | 13 | — | 495 | 80 | 30 | — |
| Ontario | 39 | 18 | 162 | 170 | 1 | 2,442 | 1,905 | 63 | — | 7,651 | 3,859 | 102 | 2 | 7,740 | 3,576 | 110 | 3 | 6,871 | 2,848 | 194 | 2 | 5,243 | 2,142 | 430 | 1 |
| Québec | — | — | 9 | — | — | 24 | 6 | 1 | — | 56 | 12 | — | — | 92 | 11 | 1 | — | 114 | 12 | 17 | — | 72 | 14 | 16 | 1 |
| Nouveau-Brunswick | 13 | 2 | 119 | 19 | 1 | 1,162 | 442 | — | — | 1,210 | 550 | 2 | — | 1,238 | 285 | 7 | — | 1,008 | 155 | 11 | — | 624 | 77 | 14 | — |
| Nouvelle-Écosse | 19 | 3 | 258 | 46 | — | 1,336 | 316 | 1 | — | 1,662 | 501 | 2 | — | 1,595 | 352 | 6 | — | 1,357 | 210 | 32 | 1 | 970 | 109 | 29 | — |
| Île du Prince-Édouard | 5 | — | 35 | 2 | — | 189 | 24 | — | — | 201 | 56 | 1 | — | 239 | 73 | — | — | 175 | 36 | 1 | — | 134 | 16 | — | — |
| Terre-Neuve | 156 | — | 1,336 | 33 | — | 1,406 | 48 | — | — | 1,081 | 32 | — | — | 846 | 23 | — | — | 555 | 30 | — | — | 353 | 19 | — | — |
| États-Unis | 1 | — | 24 | — | 1 | 127 | 14 | 2 | — | 191 | 21 | 2 | — | 254 | 18 | 1 | — | 279 | 13 | 12 | 3 | 266 | 16 | 41 | 2 |
| Royaume-Uni | — | — | — | — | — | 1 | — | — | — | 2 | — | — | — | 4 | 2 | — | — | 6 | 1 | 2 | 1 | 7 | 3 | 9 | 1 |
| Autres | — | — | — | — | — | 2 | 1 | — | — | 3 | — | — | — | 8 | 1 | 1 | — | 16 | 1 | 1 | — | 7 | 2 | 3 | — |
| Total | 261 | 26 | 2,371 | 366 | 3 | 10,877 | 4,352 | 68 | 1 | 17,344 | 6,780 | 111 | 2 | 17,464 | 5,700 | 139 | 7 | 15,365 | 4,380 | 300 | 7 | 11,651 | 3,151 | 651 | 9 |
| Hommes — Célibataire | 120 | 18 | 1,159 | 86 | — | 5,288 | 1,501 | 23 | 1 | 9,358 | 3,204 | 57 | 2 | 9,808 | 3,581 | 81 | 7 | 9,203 | 2,745 | 153 | 2 | 7,335 | 1,923 | 354 | 4 |
| Marité | 3 | — | 3 | — | — | 24 | 24 | — | — | 133 | 98 | — | — | 404 | 212 | 1 | — | 1,004 | 346 | 24 | 3 | 1,392 | 418 | 77 | 2 |
| Femmes — Célibataire | 136 | 8 | 1,209 | 278 | 3 | 5,527 | 2,799 | 43 | — | 7,676 | 3,388 | 51 | — | 6,750 | 1,774 | 53 | — | 4,533 | 1,127 | 106 | 2 | 2,421 | 659 | 179 | 2 |
| Marité | 2 | — | — | 2 | — | 38 | 28 | 2 | — | 177 | 90 | 3 | — | 502 | 133 | 4 | — | 625 | 162 | 17 | — | 503 | 151 | 41 | 1 |
| Total — Célibataire | 256 | 26 | 2,368 | 364 | 3 | 10,815 | 4,300 | 66 | 1 | 17,034 | 6,592 | 108 | 2 | 16,558 | 5,355 | 134 | 7 | 13,736 | 3,872 | 259 | 4 | 9,756 | 2,582 | 533 | 6 |
| Marité | 5 | — | 3 | 2 | — | 62 | 52 | 2 | — | 310 | 188 | 3 | — | 906 | 345 | 5 | — | 1,629 | 508 | 41 | 3 | 1,895 | 569 | 118 | 3 |

Tableau 3

Répartition des certificats selon la province d'émission,
l'emplacement de la maison d'enseignement fréquentée et le niveau d'études

| Établissement → | En Colombie-Britannique | | | | En Alberta | | | | En Saskatchewan | | | | Au Manitoba | | | | En Ontario | | | | Au Québec | | | | Au Nouveau Brunswick | | | |
|----------------------------|-------------------------|------------|----------|----------|---------------------------|------------|----------|----------|-----------------|------------|----------|----------|----------------|------------|----------|----------|----------------|------------|----------|----------|--------------|------------|----------|----------|----------------------|------------|----------|----------|
| Province Émettrice ↓ | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | |
| | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat |
| Colombie-Britannique ... | 6,745 | 1,084 | 247 | 66 | 129 | 66 | 4 | 2 | 49 | 2 | 6 | — | 35 | 1 | 3 | 1 | 94 | 44 | 25 | 4 | 19 | 4 | 5 | 1 | 13 | — | — | — |
| Alberta | 194 | 11 | 24 | 1 | 14,461 | 4,037 | 168 | 62 | 123 | 5 | 2 | — | 92 | 5 | 9 | — | 226 | 27 | 45 | 5 | 28 | 2 | 6 | 1 | 5 | — | 1 | — |
| Saskatchewan | 46 | 11 | 10 | — | 295 | 312 | 1 | 1 | 7,576 | 1,541 | 81 | 5 | 206 | 66 | 8 | — | 124 | 44 | 21 | 5 | 19 | 1 | 3 | 2 | 2 | — | — | — |
| Manitoba | 28 | 8 | 2 | 1 | 46 | 39 | 3 | — | 40 | 12 | 2 | — | 3,318 | 754 | 123 | 12 | 80 | 47 | 29 | 2 | 13 | 2 | 5 | — | 4 | 1 | — | — |
| Ontario | 161 | 23 | 45 | 1 | 104 | 31 | 19 | 2 | 31 | 9 | 2 | 164 | 33 | 32 | 1 | 40,406 | 18,774 | 2,895 | 272 | 304 | 30 | 66 | 4 | 131 | 12 | 14 | 1 | — |
| Nouveau Brunswick ... | 2 | 1 | 2 | — | 7 | 4 | 4 | 1 | 2 | — | — | 5 | 2 | 1 | — | 122 | 60 | 33 | — | 128 | 35 | 26 | — | 5,390 | 1,611 | 101 | 2 | — |
| Nouvelle-Écosse | 12 | 1 | 4 | — | 15 | 4 | 3 | 2 | 3 | — | 1 | — | 12 | — | 2 | — | 142 | 121 | 38 | 6 | 38 | 3 | 5 | 1 | 503 | 16 | 11 | — |
| Île du Prince-Édouard ... | 1 | — | — | — | 5 | 2 | — | — | 1 | — | — | — | — | — | — | — | 17 | 38 | 6 | — | 12 | 2 | — | — | 134 | 16 | 1 | — |
| Terre-Neuve | 2 | — | — | — | 3 | 1 | — | — | 2 | — | — | — | — | 1 | — | — | 31 | 28 | 5 | 1 | 5 | 1 | 1 | — | 43 | — | — | — |
| Yukon et T.N.-O. | 8 | 2 | 1 | — | 10 | — | — | — | — | — | 3 | — | 1 | — | — | — | 4 | — | — | — | — | — | — | — | — | — | — | — |
| Total | 7,199 | 1,141 | 335 | 69 | 15,075 | 4,496 | 202 | 70 | 7,827 | 1,563 | 104 | 7 | 3,835 | 862 | 179 | 14 | 41,246 | 19,183 | 3,097 | 295 | 566 | 80 | 117 | 9 | 6,225 | 1,656 | 129 | 4 |
| Établissement → | En Nouvelle-Écosse | | | | À l'Île du Prince-Édouard | | | | À Terre-Neuve | | | | Aux États-Unis | | | | Au Royaume-Uni | | | | Autres | | | | Total | | | |
| Colombie-Britannique ... | 14 | 1 | 2 | — | 1 | — | — | — | 1 | — | 1 | — | 222 | 9 | 32 | 34 | 4 | 6 | 6 | 9 | 7 | — | 1 | 1 | 7,333 | 1,217 | 332 | 118 |
| Alberta | 15 | — | — | — | 2 | — | — | — | 2 | — | — | — | 855 | 12 | 102 | 36 | 9 | — | 12 | 7 | 15 | — | 3 | 3 | 16,027 | 4,099 | 372 | 115 |
| Saskatchewan | 4 | — | 1 | — | — | — | — | — | — | — | — | — | 145 | 7 | 31 | 9 | 2 | — | 2 | 5 | 2 | — | — | 2 | 8,423 | 1,982 | 159 | 29 |
| Manitoba | 11 | — | 1 | — | — | — | — | — | — | — | — | — | 163 | 3 | 46 | 15 | 3 | 1 | 4 | 3 | 12 | 2 | 1 | 2 | 3,718 | 869 | 216 | 35 |
| Ontario | 275 | 23 | 25 | 1 | 27 | 4 | 3 | — | 25 | 1 | 1 | — | 473 | 70 | 131 | 31 | 19 | 15 | 25 | 27 | 23 | 6 | 13 | 6 | 42,143 | 19,025 | 3,278 | 348 |
| Nouveau-Brunswick ... | 685 | 64 | 39 | — | 42 | 4 | — | — | 5 | 1 | — | — | 61 | 19 | 17 | 5 | 2 | 1 | 9 | 3 | 1 | 2 | 3 | — | 6,452 | 1,804 | 235 | 11 |
| Nouvelle-Écosse | 7,508 | 1,606 | 150 | 10 | 43 | 4 | — | — | 5 | 1 | 1 | — | 43 | 3 | 16 | 6 | 6 | 1 | 3 | 3 | 2 | 1 | 3 | — | 8,332 | 1,761 | 237 | 29 |
| Île du Prince-Édouard ... | 201 | 36 | 9 | — | 1,040 | 223 | — | — | — | — | — | — | — | — | 6 | 2 | — | — | 1 | — | — | — | — | — | 1,416 | 317 | 24 | 2 |
| Terre-Neuve | 173 | 11 | — | — | 1 | 1 | — | — | 6,453 | 206 | 7 | — | 5 | — | 1 | 2 | — | — | — | 3 | 3 | 1 | — | — | 6,721 | 250 | 14 | 7 |
| Yukon et T.N.-O. | 2 | — | — | — | — | — | — | — | — | — | — | — | 5 | 1 | — | — | — | — | — | — | — | — | — | — | 30 | 3 | 4 | — |
| Total | 8,888 | 1,741 | 227 | 11 | 1,156 | 236 | 3 | — | 6,493 | 209 | 10 | — | 1,975 | 124 | 382 | 140 | 45 | 24 | 62 | 60 | 65 | 12 | 24 | 15 | 100,595 | 31,327 | 4,871 | 694 |

Tableau 2
Répartition des certificats par catégorie d'établissement d'enseignement fréquenté

| Emplacement de l'établissement fréquenté | Universités | | | | | | | | | | Autres établissements d'enseignement post-secondaire | Total par province | | |
|--|-------------------------------------|-------|----------------------------|-------|----------|--------------|-------------|-----------------------|-------------------------|-----------------------|--|--------------------|--------------------|---------|
| | Diplômes au niveau du baccalauréat* | | | | | | | | Diplômes universitaires | | | | | |
| | Arts et sciences | Génie | Commerce et administration | Droit | Médecine | Art dentaire | Instruction | Autres diplômes univ. | Total | Niveau de la maîtrise | | | Niveau du doctorat | Total |
| Colombie-Britannique . . | 3,798 | 265 | 302 | 279 | 119 | 82 | 1,924 | 430 | 7,199 | 335 | 69 | 404 | 1,141 | 8,744 |
| Alberta | 6,243 | 943 | 1,059 | 243 | 358 | 146 | 4,386 | 1,697 | 15,075 | 202 | 70 | 272 | 4,496 | 19,843 |
| Saskatchewan | 2,633 | 607 | 505 | 168 | 153 | 16 | 2,456 | 1,289 | 7,827 | 104 | 7 | 111 | 1,563 | 9,501 |
| Manitoba | 2,111 | 235 | 114 | 76 | 105 | 55 | 448 | 691 | 3,835 | 179 | 14 | 193 | 862 | 4,890 |
| Ontario | 28,884 | 3,247 | 1,329 | 1,355 | 899 | 307 | 989 | 4,236 | 41,246 | 3,097 | 295 | 3,392 | 19,183 | 63,821 |
| Québec | 304 | 34 | 23 | 19 | 51 | 9 | 23 | 103 | 566 | 117 | 9 | 126 | 80 | 772 |
| Nouveau-Brunswick . . | 4,196 | 501 | 560 | 117 | 2 | 5 | 490 | 354 | 6,225 | 129 | 4 | 133 | 1,656 | 8,014 |
| Nouvelle-Écosse | 6,201 | 384 | 916 | 215 | 210 | 56 | 414 | 492 | 8,888 | 227 | 11 | 238 | 1,741 | 10,867 |
| Île du Prince-Édouard . . | 818 | 47 | 182 | — | 1 | — | 88 | 20 | 1,156 | 3 | — | 3 | 236 | 1,395 |
| Terre-Neuve | 2,152 | 400 | 461 | 1 | 81 | 5 | 3,328 | 65 | 6,493 | 10 | — | 10 | 209 | 6,712 |
| États-Unis | 984 | 88 | 136 | 11 | 11 | 12 | 303 | 430 | 1,975 | 382 | 140 | 522 | 124 | 2,621 |
| Royaume-Uni | 19 | — | 1 | 9 | 1 | 1 | 3 | 11 | 45 | 62 | 60 | 122 | 24 | 191 |
| Autres | 38 | — | 1 | — | 11 | 1 | 1 | 13 | 65 | 24 | 15 | 39 | 12 | 116 |
| Total | 58,381 | 6,751 | 5,589 | 2,493 | 2,002 | 695 | 14,853 | 9,831 | 100,595 | 4,871 | 694 | 5,565 | 31,327 | 137,487 |

* Y compris les deuxièmes diplômes et les diplômes professionnels.

| | | | | | | | | | | | | |
|--|---------|------------|--------|------------|-------|-----------|-----|---------|---------|------------|--|--|
| Nouveau Brunswick | | | | | | | | | | | | |
| Université de Moncton | 2,301 | 1,871,200 | 51 | 42,008 | 61 | 45,047 | — | — | 2,413 | 1,958,255 | | |
| Université Mont Allison | 652 | 492,121 | 3 | 2,880 | 1 | 1,000 | — | — | 656 | 496,001 | | |
| Université du Nouveau-Brunswick | 2,399 | 1,695,751 | 16 | 11,243 | 64 | 45,188 | 4 | 2,855 | 2,483 | 1,755,037 | | |
| Université Saint-Thomas | 818 | 578,998 | 1 | 925 | 2 | 560 | — | — | 821 | 580,483 | | |
| Nouvelle-Écosse | | | | | | | | | | | | |
| Université d'Acadie | 1,327 | 982,947 | 12 | 9,100 | 20 | 14,835 | — | — | 1,359 | 1,006,882 | | |
| Université Dalhousie | 2,429 | 1,704,430 | 75 | 61,083 | 173 | 131,995 | 10 | 8,040 | 2,687 | 1,905,548 | | |
| Université de King's College | 147 | 109,735 | — | — | — | — | — | — | 147 | 109,735 | | |
| Université Mount Saint-Vincent | 461 | 335,435 | 47 | 35,280 | — | — | — | — | 508 | 370,715 | | |
| Collège Technique de la Nouvelle-Écosse | 332 | 251,032 | 10 | 6,969 | 1 | 600 | 1 | 1,000 | 344 | 259,601 | | |
| Université Sainte-Anne | 112 | 85,225 | — | — | — | — | — | — | 112 | 85,225 | | |
| Université Saint-François Xavier | 1,729 | 1,361,760 | 55 | 42,840 | 11 | 10,040 | — | — | 1,795 | 1,414,640 | | |
| Université Sainte-Marie | 1,577 | 1,100,369 | 16 | 10,245 | 6 | 4,300 | — | — | 1,599 | 1,114,914 | | |
| Île du Prince-Édouard | | | | | | | | | | | | |
| Université de l'Île du Prince-Édouard .. | 1,150 | 874,464 | 57 | 43,790 | 2 | 1,200 | — | — | 1,209 | 919,454 | | |
| Terre-Neuve | | | | | | | | | | | | |
| Université Memorial | 6,492 | 4,142,241 | 12 | 8,809 | 10 | 7,553 | — | — | 6,514 | 4,158,603 | | |
| Autres Universités du Canada | 263 | 187,681 | 141 | 103,545 | 77 | 57,464 | 11 | 9,700 | 492 | 338,390 | | |
| Canada | | | | | | | | | | | | |
| Somme partielle — Universités au Canada | 94,862 | 58,383,630 | 2,780 | 1,608,595 | 4,046 | 2,493,542 | 446 | 297,466 | 102,134 | 62,783,233 | | |
| Universités — aux États-Unis | 1,667 | 1,341,277 | 63 | 55,170 | 361 | 314,582 | 139 | 120,675 | 2,230 | 1,831,704 | | |
| au Royaume-Uni | 39 | 33,172 | 7 | 7,000 | 58 | 52,261 | 59 | 148,500 | 163 | 140,933 | | |
| en Europe | 41 | 33,361 | 9 | 6,805 | 19 | 13,640 | 11 | 10,380 | 80 | 64,186 | | |
| dans les autres parties du monde | 20 | 14,515 | 1 | 1,000 | 4 | 3,290 | 3 | 2,395 | 28 | 21,200 | | |
| Somme partielle — Universités hors du Canada | 1,767 | 1,422,325 | 80 | 69,975 | 442 | 383,773 | 212 | 181,950 | 2,501 | 2,058,023 | | |
| Toutes les universités | | | | | | | | | | | | |
| Somme partielle — Toutes les universités | 96,629 | 59,805,955 | 2,860 | 1,678,570 | 4,488 | 2,877,315 | 658 | 479,416 | 104,635 | 64,841,256 | | |
| Institutions de formation des enseignants | | | | | | | | | | | | |
| Écoles d'infirmières | 501 | 351,246 | 3,654 | 2,079,490 | 58 | 44,636 | 10 | 9,800 | 4,223 | 2,485,172 | | |
| Institutions de formation technique et professionnelle | 36 | 17,615 | 2,008 | 914,265 | 31 | 18,230 | 3 | 3,000 | 2,078 | 953,110 | | |
| Collèges juniors | 104 | 77,689 | 4,367 | 2,819,843 | 14 | 10,835 | 5 | 3,765 | 4,490 | 2,912,132 | | |
| Autres institutions provinciales | 1,824 | 1,231,572 | 16,363 | 8,071,769 | 230 | 123,495 | 14 | 10,970 | 18,431 | 9,437,806 | | |
| Institutions privées | 1,032 | 658,657 | 593 | 344,298 | 7 | 3,525 | 2 | 1,440 | 1,634 | 1,007,990 | | |
| | 469 | 363,307 | 1,482 | 1,194,459 | 43 | 38,375 | — | 2,000 | 1,996 | 1,396,141 | | |
| Somme partielle — Autres que les universités | 3,966 | 2,700,086 | 28,467 | 15,424,124 | 383 | 239,166 | 36 | 30,975 | 32,852 | 18,394,351 | | |
| Total — Toutes les institutions | 100,595 | 62,506,041 | 31,327 | 17,102,694 | 4,871 | 3,116,481 | 694 | 510,391 | 137,487 | 83,235,607 | | |

* Comprend les deuxièmes diplômes du niveau secondaire et les diplômes professionnels.
 ** Montant réel avancé sur certificats.

Tableau 1
Répartition des certificats, par établissement d'enseignement fréquenté

| Établissements d'enseignement | Étude conduisant au baccalauréat | Équivalent | Diplômes universitaires | | | | Total | | | |
|---------------------------------------|----------------------------------|------------|-------------------------|-----------|----------|-----------|--------|-----------|--------|------------|
| | | | Maîtrise | | Doctorat | | | | | |
| | | | Nombre | Montant** | Nombre | Montant** | Nombre | Montant** | Nombre | Montant*** |
| Colombie-Britannique | | \$ | | \$ | | \$ | | \$ | | |
| Université de la Colombie-Britannique | 3,918 | 2,793,819 | 15 | 9,510 | 273 | 207,157 | 52 | 37,667 | 4,258 | 3,048,153 |
| Université Notre-Dame de Nelson | 194 | 142,809 | 3 | 2,300 | 6 | 4,525 | — | — | 203 | 149,634 |
| Université Simon Fraser | 1,304 | 773,362 | 3 | 1,500 | 29 | 17,875 | 9 | 5,261 | 1,345 | 797,998 |
| Université de Victoria | 990 | 696,684 | — | — | 23 | 16,943 | 6 | 4,780 | 1,019 | 718,407 |
| Alberta | | | | | | | | | | |
| Université de l'Alberta | 8,686 | 5,967,867 | 26 | 17,570 | 138 | 101,873 | 61 | 50,753 | 8,911 | 6,138,063 |
| Université de Calgary | 4,269 | 3,005,107 | 21 | 13,760 | 61 | 48,035 | 9 | 6,685 | 4,360 | 3,073,587 |
| Université de Lethbridge | 925 | 617,645 | 4 | 3,420 | — | — | — | — | 929 | 621,065 |
| Saskatchewan | | | | | | | | | | |
| Université de la Saskatchewan | 7,737 | 5,761,278 | 9 | 7,190 | 97 | 67,955 | 7 | 4,730 | 7,850 | 5,841,153 |
| Manitoba | | | | | | | | | | |
| Université Brandon | 314 | 238,523 | — | — | 168 | 125,886 | 14 | 8,910 | 314 | 238,523 |
| Université du Manitoba | 2,469 | 1,620,896 | 85 | 49,785 | 11 | 8,150 | — | — | 2,736 | 1,805,477 |
| Université de Winnipeg | 636 | 418,828 | — | — | — | — | — | — | 647 | 426,978 |
| Ontario | | | | | | | | | | |
| Cours d'admission au barreau | 23 | 9,470 | 12 | 5,945 | 99 | 50,470 | — | — | 134 | 65,885 |
| Université Brock | 1,057 | 525,720 | 18 | 8,440 | 16 | 9,705 | — | — | 1,091 | 543,865 |
| Université Carleton | 2,713 | 1,423,152 | 17 | 11,200 | 162 | 94,016 | 16 | 10,430 | 2,908 | 1,538,798 |
| Université de Guelph | 4,219 | 2,054,131 | 161 | 97,464 | 178 | 86,498 | 12 | 7,830 | 4,570 | 2,245,923 |
| Université Lakehead | 1,220 | 635,720 | 281 | 139,180 | 94 | 49,900 | — | — | 1,595 | 824,800 |
| Université Laurentienne de Sudbury | 1,345 | 697,760 | 4 | 2,135 | 20 | 11,800 | — | — | 1,369 | 711,695 |
| Université McMaster | 2,674 | 1,320,539 | 7 | 3,945 | 96 | 50,275 | 10 | 6,735 | 2,787 | 1,381,494 |
| Collège d'art de l'Ontario | 15 | 10,948 | 426 | 226,439 | 1 | 1,000 | — | — | 443 | 239,387 |
| Université d'Ottawa | 1,764 | 953,024 | 139 | 76,045 | 246 | 155,505 | 32 | 19,830 | 2,181 | 1,204,404 |
| Université Queen de Kingston | 2,444 | 1,258,541 | 76 | 38,635 | 131 | 77,467 | 16 | 9,795 | 2,667 | 1,384,438 |
| Université de Toronto | 6,615 | 3,385,455 | 247 | 128,970 | 591 | 331,269 | 87 | 51,135 | 7,540 | 3,896,829 |
| Université de Trent | 809 | 421,145 | 20 | 9,545 | 26 | 15,030 | 2 | 1,200 | 857 | 446,920 |
| Université de Waterloo | 4,631 | 1,868,432 | 65 | 28,620 | 141 | 73,395 | 20 | 10,665 | 4,857 | 1,983,112 |
| Université Luthérienne de Waterloo | 1,217 | 637,703 | 24 | 16,500 | 77 | 43,645 | — | — | 1,318 | 667,848 |
| Université Western Ontario | 3,968 | 2,069,494 | 348 | 190,925 | 383 | 218,452 | 26 | 14,770 | 4,725 | 2,493,841 |
| Université de Windsor | 2,755 | 1,360,840 | 163 | 85,570 | 249 | 128,550 | 21 | 12,630 | 3,188 | 1,587,590 |
| Université York | 3,352 | 1,679,381 | 85 | 38,895 | 221 | 120,615 | 13 | 7,540 | 3,671 | 1,846,431 |
| Québec | | | | | | | | | | |
| Université McGill | 339 | 212,249 | 19 | 11,790 | 60 | 39,980 | 6 | 3,525 | 424 | 267,544 |
| Université de Montréal | 71 | 49,719 | 6 | 4,600 | 21 | 15,789 | — | — | 98 | 70,108 |

Tableau C
Nombre et montant des prêts effectués par les prêteurs

| Chambre de compensation de la localité du prêteur* | Banque à charte | | | | | | | | | | | | | | | | | |
|--|--------------------|--------------|------------------------------|--------------|-------------------------|--------------|-------------------------|--------------|--|--------------|----------------|--------------|--------------------------|--------------|--|--------------|-------------------------|---------------|
| | Banque de Montréal | | Banque de la Nouvelle-Ecosse | | Banque Royale du Canada | | Banque Toronto Dominion | | Banque de Commerce Canadienne Impérial | | Autres Banques | | Total Toutes les Banques | | Coopératives de crédit ou caisses populaires | | Total tous les prêteurs | |
| | Nombre | Montant** \$ | Nombre | Montant** \$ | Nombre | Montant** \$ | Nombre | Montant** \$ | Nombre | Montant** \$ | Nombre | Montant** \$ | Nombre | Montant** \$ | Nombre | Montant** \$ | Nombre | Montant*** \$ |
| Colombie-Britannique | 3,840 | 2,729,077 | 1,156 | 732,680 | 1,509 | 1,005,451 | 422 | 275,327 | 2,047 | 1,420,744 | 57 | 38,727 | 9,031 | 6,202,006 | 106 | 61,254 | 9,137 | 6,263,260 |
| Québec | 991 | 579,768 | 72 | 47,441 | 154 | 103,067 | 63 | 45,093 | 142 | 82,575 | 236 | 134,834 | 1,658 | 992,778 | - | - | 1,658 | 992,778 |
| Terre-Neuve | 10,423 | 5,256,654 | 5,140 | 2,590,077 | 10,880 | 5,552,219 | 10,726 | 5,378,076 | 18,595 | 9,034,781 | 117 | 55,040 | 55,881 | 27,866,847 | 179 | 87,000 | 56,060 | 27,953,847 |
| Île du Prince-Édouard | 2,618 | 1,867,756 | 3,109 | 2,176,352 | 5,208 | 3,708,809 | 43 | 30,337 | 7,059 | 4,706,552 | - | - | 18,037 | 12,489,806 | 71 | 45,645 | 18,108 | 12,535,451 |
| Terre-Neuve Nouvelle-Ecosse | 3,306 | 2,362,747 | 1,260 | 889,918 | 1,511 | 1,100,833 | 95 | 59,847 | 704 | 480,219 | 1,517 | 1,234,434 | 8,393 | 6,127,998 | - | - | 8,393 | 6,127,998 |
| Nouveau Brunswick | 231 | 169,526 | 3 | 1,825 | 9 | 6,340 | 1 | 600 | 2 | 1,224 | 3 | 2,655 | 249 | 182,180 | - | - | 249 | 182,180 |
| Région de Québec | 930 | 465,256 | 2,669 | 1,392,190 | 756 | 409,397 | 426 | 218,085 | 1,360 | 747,280 | 155 | 82,723 | 6,296 | 3,314,931 | - | - | 6,296 | 3,314,931 |
| Région d'Ottawa | 1,335 | 867,514 | 563 | 354,287 | 1,111 | 751,838 | 684 | 435,664 | 3,076 | 1,839,933 | - | - | 6,769 | 4,249,236 | 167 | 110,395 | 6,936 | 4,359,631 |
| Manitoba | 1,392 | 1,019,886 | 668 | 501,301 | 3,404 | 2,589,648 | 813 | 605,100 | 2,037 | 1,517,045 | - | - | 8,314 | 6,232,980 | 1,387 | 1,060,626 | 9,701 | 7,293,606 |
| Saskatchewan | 6,271 | 4,335,718 | 1,376 | 927,183 | 3,796 | 2,557,191 | 2,455 | 1,683,670 | 7,046 | 4,704,983 | - | - | 20,944 | 14,208,745 | 5 | 3,180 | 20,949 | 14,211,925 |
| Alberta | 31,337 | 19,653,902 | 16,016 | 9,613,254 | 28,338 | 17,784,793 | 15,728 | 8,731,799 | 42,068 | 24,535,336 | 2,085 | 1,548,423 | 135,572 | 81,867,507 | 1,915 | 1,368,100 | 137,487 | 83,235,607 |

* Dans le cas des banques à charte là où la succursale est située.
 ** Montant réel avancé sur certificats.

Résultats des opérations

Tableau A

Certificats d'admissibilité délivrés et utilisés, et nombre d'étudiants ayant reçu des certificats dans chaque province participante

| Province émettrice | Allocation aux provinces | Valeur | Nombre | Nombre d'étudiants ayant reçu des certificats | Valeur | Nombre |
|------------------------------------|--------------------------|----------------------|----------------------|---|------------|-----------|
| | | Certificats délivrés | Certificats utilisés | | Nombre | |
| Colombie-Britannique | \$ | 10,833,000 | 7,113,120 | 9,410 | 6,824,531 | 9,000 |
| | | 8,211,000 | 15,014,240 | 21,673 | 14,300,935 | 20,613 |
| | | 6,803,240* | | | | |
| | | 15,014,240 | 8,949,955 | 11,205 | 8,491,700 | 10,593 |
| | | 3,958,955* | | | | |
| | | 8,949,955 | 3,620,755 | 5,151 | 3,443,668 | 4,838 |
| | | 39,180,000 | 35,582,637 | 70,910 | 32,321,626 | 64,794 |
| | | 3,761,000 | 6,697,915 | 8,743 | 6,523,031 | 8,502 |
| | | 2,936,915* | | | | |
| | | 6,697,915 | 8,252,222 | 10,859 | 7,900,155 | 10,359 |
| Nouvelle-Ecosse | | 4,347,000 | | | | |
| | | 3,905,222* | | | | |
| | | 8,252,222 | | | | |
| | | 644,000 | 1,428,285 | 1,819 | 1,383,740 | 1,759 |
| | | 784,285* | | | | |
| | | 1,428,285 | | | | |
| Terre-Neuve | | 3,162,000 | 5,364,513 | 7,721 | 4,856,676 | 6,992 |
| | | 2,202,513* | | | | |
| | | 5,364,513 | | | | |
| Territoire du Nord-Ouest | | 138,000 | 12,767 | 14 | 8,660 | 9 |
| | | 58,000 | 24,950 | 30 | 22,950 | 28 |
| Yukon | | 80,581,000 | 92,061,359 | 147,535 # | 86,077,672 | 137,487 # |
| | | 20,591,130* | | | | |
| Total | | 101,172,130 | | | | |
| | | | | | | |

* Allocation supplémentaire, en vertu de l'article 11 de la Loi.

Les chiffres des 'certificats délivrés', des 'certificats utilisés' et du 'nombre d'étudiants recevant des certificats' varient parce que certains étudiants ont reçu plus d'un certificat et (ou) n'ont pas utilisé tous leurs certificats ou l'un d'eux.

Tableau B

Valeur des Prêts en Cours au 30 juin 1971

| Institution de prêt | Prêts en cours dans la | | Total |
|--|--|---|-------------|
| | Classe A (le gouverne- ment payant l'intérêt) | Classe B (l'emprunteur payant l'intérêt) | |
| Banques à charte | \$ | \$ | \$ |
| Coopératives de crédit ou caisses populaires | 193,472,869 | 95,790,153 | 289,263,022 |
| | 2,903,994 | 1,343,510 | 4,247,504 |
| Total | 196,376,863 | 97,133,663 | 293,510,526 |

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Les tableaux A, B et C, en appendice au présent rapport, donnent le détail des résultats pour l'année 1970-71.

Versement statutaires

En vertu de la Loi, on a effectué au cours de l'année de prêt les déboursés et recouvrements suivants:

| | |
|--|------------------------|
| — Paiement d'intérêt aux prêteurs pour le compte | |
| d'étudiants (article 6) | \$16,565,480.09 |
| — Réclamations pour perte (article 7) | 4,983,074.45 |
| — Réclamations pour cause de décès (article 8) | 208,995.80 |
| — Frais de recouvrement (articles 9 et 17) | 116,182.80 |
| — Recouvrements (article 20) | 557,691.99(Cr) |
| Total | <u>\$21,316,041.15</u> |

La Loi laisse à toute province qui ne participe pas au Régime canadien de prêts aux étudiants le choix d'un autre mode de paiement si son gouvernement informe le ministre de son intention de s'en tenir uniquement à son propre programme d'aide aux étudiants. Le gouvernement canadien accorde un tel paiement en tenant compte de deux facteurs: les paiements effectués par le ministre aux prêteurs dans l'année de prêt, pour les intérêts et autres frais; et la population âgée de 18 à 24 ans d'une province non participante par rapport à celle du même groupe d'âge des provinces participantes. Le Québec a utilisé cette dernière disposition au cours de l'année de prêt à l'étude et a subseqüemment reçu un paiement d'environ 9.1 millions de dollars.

Renseignements statistiques

Les tableaux 1 à 4 en appendice au présent rapport donnent des renseignements statistiques sur les institutions d'enseignement fréquentées par les étudiants emprunteurs au cours de l'année de prêt, les diplômes recherchés par eux ainsi que des renseignements sur l'âge, le sexe et l'état civil des emprunteurs.

Un total de 102,134 certificats, soit 74.2 p. 100 des certificats, ont été délivrés aux étudiants qui fréquentaient des universités au Canada: 2,501 (1.8 p. 100), aux étudiants qui fréquentaient des universités à l'étranger, surtout aux Etats-Unis; 4,233 (3.1 p. 100) aux étudiants d'écoles normales non universitaires; 6,568 (4.9 p. 100) aux étudiants d'institutions de formation professionnelle et technique et d'écoles de soins infirmiers et 22,061 (16 p. 100) aux étudiants de collèges d'arts appliqués et d'instituts de technologie ou de collège juniors.

Environ 73 p. 100 des étudiants emprunteurs suivaient des cours menant au baccalauréat, ou l'équivalent, tandis que les autres préparaient un diplôme supérieur. Près de 93 p. 100 de ceux qui suivaient des cours menant au baccalauréat, ou l'équivalent, fréquentaient des établissements situés dans leur propre province. Parmi ceux qui étudiaient en vue de l'obtention d'un diplôme au niveau de la maîtrise, 77 p. 100 suivaient des cours dans leur province, ainsi que 62 p. 100 de ceux qui voulaient obtenir un doctorat.

de prêts aux étudiants. Pendant l'année à l'étude, elles ont accepté quelque 137,000 certificats d'admissibilité et ont consenti des prêts au montant global d'environ 83 millions de dollars. Les opérations de prêt en vertu de la Loi actuelle ne se sont pas limitées aux prêteurs des villes. Les succursales des banques et les caisses populaires des régions rurales y ont aussi participé.

Revue des opérations de l'année de prêt

Au cours de la septième année de prêt, les provinces participantes ont délivré 147,535 certificats d'admissibilité à 135,899 étudiants. Ces certificats autorisaient des prêts au total de \$92,061,359. Les étudiants ont utilisé 137,487 de ces certificats pour obtenir des banques et des caisses populaires des prêts formant un total de \$82,235,607. Un petit nombre d'entre eux ne se sont pas servi de leurs certificats ou ont emprunté moins que la somme autorisée. Les provinces, dans certains cas, ont émis plus d'un certificat pour répondre aux besoins d'un même étudiant pendant l'année.

Depuis le début du Régime en 1964, jusqu'au 30 juin 1971, les prêteurs ont négocié 636,137 certificats d'admissibilité pour consentir des prêts au total de \$380,261,806. Les remboursements de principal par les emprunteurs au cours de cette période s'élèvent à \$78,885,018. De plus, le gouvernement a payé aux prêteurs, en vertu de la garantie, un total de \$7,866,262. Le total des prêts en cours au 30 juin 1971 s'élève à \$293,510,526. Le nombre d'emprunteurs qui ont cessé d'être étudiants et qui de ce fait sont devenus redevables de paiements réguliers de principal et d'intérêt continue de s'accroître. La grande majorité de ces emprunteurs prennent une attitude réfléchie et responsable à l'égard du remboursement de leurs obligations. Comme on doit s'y attendre, certains emprunteurs éprouvent des difficultés à faire face à leurs engagements à cause de circonstances diverses, telles la maladie et le chômage. Le Règlement accorde une très grande latitude dans la révision des conditions de remboursement des prêts, et, à la suite de consultations entre l'emprunteur et le prêteur, il s'ensuit invariablement la conclusion d'arrangements satisfaisants qui permettent aux emprunteurs de surmonter leurs difficultés. Les procédures normales de relance et de recouvrement sont appliquées dans le cas des comptes en retard, afin d'assurer une utilisation équitable du régime et de minimiser les pertes.

Le tableau suivant résume les opérations effectuées en vertu du programme depuis son introduction:

| <i>Année de prêt</i> | <i>Valeur des prêts consentis</i> | <i>Nombre d'étudiants bénéficiaires</i> |
|----------------------|-----------------------------------|---|
| 1964-65 | \$26.4 millions | 42,113 |
| 1965-66 | \$33.9 millions | 51,272 |
| 1966-67 | \$39.9 millions | 63,243 |
| 1967-68 | \$56.5 millions | 90,371 |
| 1968-69 | \$62.6 millions | 107,312 |
| 1969-70 | \$77.7 millions | 121,611 |
| 1970-71 | \$83.2 millions | 135,899 |

Voici la quote-part des provinces pour l'année à l'étude, y compris les sommes allouées sur le supplément total de 20,6 millions de dollars:

| | De base | Supplémentaire | Total |
|---------------------------|-------------|----------------|-------------|
| | \$ | \$ | \$ |
| Colombie-Britannique | 10,833,000 | | 10,833,000 |
| Alberta | 8,211,000 | 6,803,240 | 15,014,240 |
| Saskatchewan | 4,991,000 | 3,958,955 | 8,949,955 |
| Manitoba | 5,256,000 | | 5,256,000 |
| Ontario | 39,180,000 | | 39,180,000 |
| Québec | 34,419,000* | | 34,419,000* |
| Nouveau-Brunswick | 3,761,000 | 2,936,915 | 6,697,915 |
| Nouvelle-Ecosse | 4,347,000 | 3,905,222 | 8,252,222 |
| Ile du Prince-Edouard | 644,000 | 784,285 | 1,428,285 |
| Terre-Neuve | 3,162,000 | 2,202,513 | 5,364,513 |
| Yukon | 58,000 | | 58,000 |
| Territoires du Nord-Ouest | 138,000 | | 138,000 |
| Total | 115,000,000 | 20,591,130 | 135,591,130 |

*Le Québec n'a pas participé au Régime fédéral de prêts aux étudiants. L'ensemble des montants alloués aux provinces participantes, sur le montant de base, atteint ainsi 80,6 millions de dollars.

Elaboration de critères administratifs

La collaboration apportée par les gouvernements des provinces participantes a grandement profité au Régime canadien de prêts étudiants. Ces gouvernements sont chargés d'une bonne partie des tâches administratives importantes, y compris l'établissement de l'admissibilité des étudiants, leurs besoins financiers, leur statut de résident de la province aux fins de l'émission de certificats d'admissibilité pour les étudiants acceptés ainsi que la désignation des établissements scolaires. Durant la première année de prêt, les fonctionnaires fédéraux et provinciaux chargés de l'administration du Régime ont fixé une procédure de consultation en vue de mettre au point un ensemble de critères administratifs communs destinés à rendre raisonnablement uniformes les usages administratifs. Ces critères ont été appliqués au cours des années de prêt suivantes, et le groupe de fonctionnaires qui les a mis au point a poursuivi ses travaux afin d'apporter de nouvelles améliorations.

Le Québec possède son propre programme d'aide aux étudiants et ne participe pas au Régime canadien de prêts aux étudiants. Cependant, des représentants de toutes les provinces, y compris le Québec, ont pris part aux consultations mentionnées plus haut, assurant ainsi le maximum de coordination pour la mise au point et l'application des facilités d'emprunt mises à la disposition des étudiants dans tout le Canada.

Le rôle des prêteurs

Les banques à charte et les caisses populaires désignées comme prêteurs aux fins du Régime continuent à collaborer au financement et à l'administration du Régime canadien

d'intérêt tant que l'emprunteur est étudiant à plein temps, et pendant les six mois suivant la fin de ses études, aucun remboursement du principal n'étant nécessaire au cours de cette période. À l'expiration de ce délai, les prêts sont remboursables par mensualités égales, y compris l'intérêt (5 3/4 p. 100 par an sur les prêts consentis avant le 16 août 1968; sur les prêts consentis le 16 août 1968 ou après, un taux d'intérêt convenu entre la banque et l'emprunteur à la date de la consolidation, mais sans dépasser le taux maximum d'intérêt en vigueur à cette date, calculé selon les dispositions du Règlement). Le taux maximum de la période à l'étude était de 8 3/8 p. 100. Les remboursements peuvent s'échelonner sur une période de dix ans à compter du jour où l'emprunteur a quitté l'institution d'enseignement, suivant le montant de sa dette et ses possibilités de remboursement. Les emprunteurs ne sont pas tenus de présenter des garanties afin d'obtenir un prêt.

Obligations du gouvernement fédéral

La Loi canadienne sur les prêts aux étudiants prévoit les paiements suivants au prêteur de la part du gouvernement, à l'égard d'un prêt consenti en vertu de la Loi et du Règlement:

- un intérêt au taux prescrit par le Règlement (8 1/2 p. 100 l'an au titre de l'année qui fait l'objet de notre examen) alors que les prêts sont exempts d'intérêt pour les emprunteurs;
- le montant total de toute perte subie sur ce prêt;
- en cas de décès de l'emprunteur, le montant total du principal plus les intérêts courus au moment du décès;
- un droit de recouvrement au cas où le prêteur aurait recouvert au nom du gouvernement un prêt à l'égard duquel une réclamation pour perte aurait été acquittée antérieurement.

Rôle des gouvernements provinciaux

Une province participante peut autoriser pendant toute année de prêt, des prêts dont le montant global ne dépasse pas le maximum de sa quote-part de l'ensemble des montants affectés aux prêts par la Loi. Les montants alloués aux fins de prêt sont répartis entre les provinces dans une proportion identique à celle qui existe entre le groupe d'âge de 18 à 24 ans d'une province et le même groupe d'âge dans l'ensemble du Canada. Pour l'année à l'étude, le montant alloué est \$115,000,000. De plus, la Loi prévoit un supplément égal à 30 p. 100 des montants de base alloués aux fins de ces prêts. Ce supplément à prêter, peut être distribué au gré du ministre des Finances, indépendamment de la population des provinces, sur demande d'une province, afin d'augmenter la quote-part de base de celle-ci. Pendant l'année à l'étude, 20,6 millions de dollars de ce supplément ont été alloués à ce titre. Ce montant discrétionnaire affecté aux prêts a été inclus dans la législation pour reconnaître qu'il existe en pratique des différences entre les niveaux relatifs des demandes de prêts d'une province à l'autre, en raison des différences régionales de revenu, de population étudiante, et d'autres facteurs similaires.

SEPTIÈME RAPPORT ANNUEL

Année de prêt

1er juillet 1970 — 30 juin 1971

La Loi canadienne sur les prêts aux étudiants est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin une aide financière leur permettant de poursuivre à plein temps des études post-secondaires. Le présent rapport a trait aux opérations du septième exercice.

En vertu de ce Régime, le gouvernement garantit les prêts consentis par les banques à charte et autres prêteurs désignés à cette fin, aux étudiants qui possèdent un certificat d'admissibilité délivré par l'une des provinces participant au Régime. Les intérêts sur ces prêts sont payés par le gouvernement tant que l'étudiant poursuit ses études à plein temps et pendant les six mois suivant la fin de ses études.

Admissibilité des étudiants

Pour obtenir un certificat d'admissibilité, il faut :

- être citoyen canadien ;
- ou à défaut, posséder le statut d'immigrant reçu, avoir une année de résidence au Canada et avoir l'intention d'y demeurer après l'obtention du diplôme ;
- être résident d'une province qui délivre des certificats d'admissibilité ;
- avoir atteint un niveau d'études satisfaisant ;
- être inscrit ou être admissible à l'inscription à un cours d'études post-secondaire dans l'une des institutions d'enseignement qui sont désignées par les provinces participantes pour une année scolaire d'une durée non inférieure à vingt-six semaines ou un semestre d'une durée non inférieure à treize semaines s'il fait partie d'un programme plus long ;
- être étudiant à plein temps ;
- avoir démontré à l'administration provinciale autorisée à délivrer des certificats d'admissibilité qu'un prêt est nécessaire afin de pouvoir suivre un cours d'études.

Il n'y a pas de limite d'âge pour emprunter en vertu du présent Régime.

Condition du prêt

Le montant de \$1,000 constitue le prêt maximum qu'on peut consentir à un étudiant par année scolaire ou de \$500 par semestre et de \$5,000 au total. Les prêts sont exempts

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS

L'honorable John N. Turner, C.P., député,

Chambre des communes,

Ottawa, Ontario.

Monsieur le ministre,

J'ai l'honneur de vous présenter le rapport annuel du Régime canadien de prêts aux étudiants pour l'année de prêt qui s'est terminée le 30 juin 1971.

Veillez agréer, monsieur le Ministre, l'assurance de ma très haute considération.

Le sous-ministre des Finances
S.S. REISMAN

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Nº de cat.: FI-18/1971

MINISTÈRE DES FINANCES

Rapport annuel
1970-71

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS

Ministère des Finances
Department of Finance



RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS

Rapport annuel
1970-71

MINISTÈRE DES FINANCES

Department of Finance
Ministère des Finances





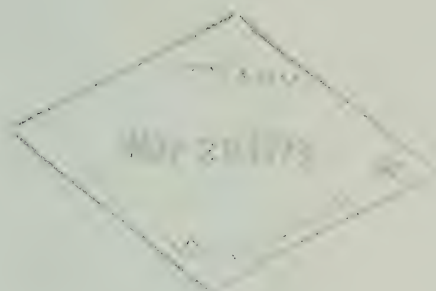
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CANADA STUDENT LOANS PLAN

Annual Report

1971-72

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CANADA STUDENT LOANS PLAN

Annual Report

1971-72

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CANADA STUDENT LOANS PLAN

Honourable John N. Turner, P.C., M.P.,

House of Commons,

Ottawa, Ontario.

Dear Mr. Turner:

I have the honour to submit to you the Annual Report of the Canada Student Loans Plan for the loan year ended June 30, 1972.

Yours very truly,

S.S. REISMAN,

Deputy Minister of Finance

EIGHTH ANNUAL REPORT

for the Loan Year

July 1, 1971 to June 30, 1972

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. This report covers the eighth year of operations.

Under the Plan, the Government guarantees loans made by chartered banks and other designated lenders to students on the basis of Certificates of Eligibility issued by provinces participating in the Plan. The Government carries the cost of interest payments on these loans while the students continue full-time studies and for six months afterwards.

Eligibility of Students

Students may receive Certificates of Eligibility if they

- are Canadian citizens;
or, are landed immigrants within the meaning of the Immigration Act and have been resident in Canada for a period of not less than one year;
- establish residence in a province which issues Certificates of Eligibility;
- are qualified for enrolment or are enrolled at a specified educational institution as a full-time student in a course of studies at a post-secondary school level lasting for not less than one semester;
- have established to the satisfaction of the appropriate provincial authority empowered to issue Certificates of Eligibility that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the Plan.

Loan Terms

The maximum loan amount permitted to be authorized to a student during the loan year under review was \$1,000 per academic year or \$500 per semester and \$5,000 in total. (These limits became \$1,400, \$700 and \$9,800 respectively effective July 1, 1972). The loans are interest free to borrowers while they are full-time students, and for six

months thereafter, and no repayments of principal need be made during that time. Prior to the first of the seventh month after ceasing to be a full-time student a borrower must consolidate all his loans. After the expiry of this period the loans are repayable by the borrowers in equal monthly instalments including interest. (5 3/4% per annum on loans made before August 16, 1968 and an interest rate on loans made on or after August 16, 1968 as agreed upon between the bank and borrower on the date of consolidation, but not to exceed a maximum rate which is calculated in accordance with the Regulations). The maximum rate in the period under review was 7 1/8%. The repayment period may extend up to ten years from the time a borrower leaves the educational institution, depending on the loan amount and his probable ability to repay. Borrowers are not required to put up security in order to obtain a loan.

Obligations of the Federal Government

The Canada Student Loans Act provides for payments by the Government to a lender in connection with a loan made pursuant to the Act and Regulations

- interest at the rate prescribed by Regulations (6 1/4% per annum for the year under review) while the loans are interest free to borrowers;
- the full amount of any loss sustained on such a loan;
- in the event of the death of the borrower, the full amount of principal plus interest owing at the time of death;
- a collection fee if a lender or other agency has collected for the Government a loan on which a loss claim had been paid.

The Role of the Provincial Governments

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Act. This loan provision is allocated among the provinces in the same relationship which the 18 – 24 year age group in a province bears to the same age group population for Canada as a whole. For the year under review, the loan provision was \$125,350,000. In addition, the Act provided for a supplementary loan provision equal to 30% of the basic loan provision. This supplementary loan provision is not tied to provincial population data and may be allocated on a discretionary basis by the Minister of Finance, upon the application by a province, to supplement that province's basic allocation. For the year under review \$18.7 million of the supplementary provision was allocated. The discretionary loan provision was included in the legislation in recognition of the fact that, in practice, there are differences in the relative levels of loan demand from province to province due to differences in regional income patterns, student population and other factors.

The allocations to the provinces for the year under review, including supplementary allocations of \$18.7 million, were as follows:

| | <i>Basic</i> | <i>Supplementary</i> | <i>Total</i> |
|---------------------------------|--------------------|----------------------|--------------------|
| | \$ | \$ | \$ |
| British Columbia | 11,545,000 | | 11,545,000 |
| Alberta | 9,075,000 | 5,199,690 | 14,274,690 |
| Saskatchewan | 5,340,000 | 2,334,180 | 7,674,180 |
| Manitoba | 5,666,000 | | 5,666,000 |
| Ontario | 43,097,000 | | 43,097,000 |
| Quebec | 38,006,000* | | 38,006,000* |
| New Brunswick | 3,873,000 | 3,087,637 | 6,960,637 |
| Nova Scotia | 4,550,000 | 4,626,096 | 9,176,096 |
| Prince Edward Island | 614,000 | 1,130,677 | 1,744,677 |
| Newfoundland | 3,359,000 | 2,354,032 | 5,713,032 |
| Yukon | 62,000 | | 62,000 |
| Northwest Territories | 163,000 | | 163,000 |
| Total | 125,350,000 | 18,732,312 | 144,082,312 |

*The Province of Quebec did not participate in the Plan. The aggregate of allocations to participating provinces, from the basic loan provision, thus amounted to \$87.3 million.

Development of Administrative Criteria

The Canada Student Loans Plan has benefitted greatly from the cooperation afforded by the Governments of the participating provinces. Provincial Governments are responsible for much of the important administrative work involved including the determination of the eligibility of individual students, their individual need for a loan, provincial residence status in connection with the issue of Certificates of Eligibility to qualifying students, and the designation of the educational institutions. During the first loan year, federal and provincial officials responsible for the administration of the Plan established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree of uniformity in administrative practices. These criteria have been used by all provinces as the basis for administration and have been reviewed from year to year in the light of experience gained.

Although the Province of Quebec has its own student assistance program and does not participate in the Canada Student Loans Plan, representatives of all provinces, including Quebec, participated in the consultative procedures mentioned above, thereby assuring maximum co-ordination in the development and application of student loan facilities throughout Canada.

The Role of Lenders

The chartered banks and other lenders designated for the purposes of the Plan continue to extend their cooperation in the provision of the financing and administration of the Canada Student Loans Plan. During the year under review, they negotiated some

133,500 Certificates of Eligibility and made loans amounting to approximately \$85 million. Lending operations under this legislation have not been confined to lenders located in cities. Bank branches and credit unions in rural areas have participated as well.

Review of Operations During the Loan Year

During the eighth loan year, a total of 128,585 students received 140,783 Certificates of Eligibility issued by participating provinces. The total value of loans authorized by these Certificates was \$91,839,573. Of these, students negotiated 133,501 Certificates and obtained loans from banks and other lenders of \$85,413,332. A small proportion of the students did not use their Certificates, or drew less than the authorized amount. The provinces, in some instances, issued more than one Certificate to cover a student's needs during the year.

Since inception of the Plan in 1964 to June 30, 1972 lenders negotiated 769,638 Certificates of Eligibility for a total of \$465,675,138. Of this amount, \$335,221,620 was outstanding at June 30, 1972 comprising \$210,879,799 in respect of loans owed by students who were still enrolled and therefore not required to commence repayment and \$124,341,821 in respect of loans under repayment.

Since inception of the Plan, some 270,000 students have become liable for repayment of their loans. As of June 30, 1972 some 12,000 or 4.5% of these borrowers had defaulted on their loans. Collection of these accounts is handled through a commercial collection agency which operates under a directive designed to ensure that, where a borrower fully discloses his situation, every effort is made to arrange a schedule of repayment tailored to that situation. The agency has handled some 8,000 of these cases to June 30, 1972 and payments are being made or the debt has been repaid in full on 2,000 accounts. Of the original 12,000 defaulted loans, approximately one half of the remaining 4,000 cases had been paid in full before the introduction of a collection agency in 1970 and the balance were being followed by Guaranteed Loans Administration as accounts of less than \$200 or because of exceptional circumstances.

The following table summarizes operations under the program since inception:

| <i>Loan Year</i> | <i>Value of Loans Made</i> | <i>No. of Students Assisted</i> |
|------------------|--------------------------------|---|
| 1964-65 | \$26.4 million | 42,113 |
| 1965-66 | \$33.9 million | 51,272 |
| 1966-67 | \$39.9 million | 63,243 |
| 1967-68 | \$56.5 million | 90,371 |
| 1968-69 | \$62.6 million | 107,312 |
| 1969-70 | \$77.7 million | 121,611 |
| 1970-71 | \$83.2 million | 135,899 |
| 1971-72 | \$85.4 million | 128,585 |

Details of operational results during 1971-72 are contained in Tables A, B and C appended to this Report.

Statutory Payments

The following disbursements/recoveries by year and type have been made since the inception of the program:

| Year | Interest Payments (Sec 6) | Loss Claims (Sec 7) | Death Claims (Sec 8) | Collection Fees (Secs 9 & 17) | Recoveries (Sec 20) | Totals |
|-------------|---------------------------------|---------------------------|----------------------------|-------------------------------------|------------------------|------------|
| 64-65 | 154,345 | — | 500 | — | — | 154,845 |
| 65-66 | 1,551,733 | 6,751 | 20,690 | — | — | 1,579,174 |
| 66-67 | 2,438,354 | 109,256 | 55,607 | 484 | — | 2,603,701 |
| 67-68 | 4,936,456 | 210,437 | 93,485 | 983 | 9,675 (Cr) | 5,231,686 |
| 68-69 | 5,993,076 | 395,709 | 122,134 | 14,585 | 64,695 (Cr) | 6,460,809 |
| 69-70 | 10,621,705 | 1,495,650* | 163,973 | 21,306 | 109,618 (Cr) | 12,193,016 |
| 70-71 | 16,565,480 | 4,983,074* | 208,996 | 116,183 | 557,692 (Cr) | 21,316,041 |
| 71-72 | 16,363,808 | 7,604,149* | 199,046 | 185,274 | 1,030,066 (Cr) | 23,322,211 |
| Totals | 58,624,957 | 14,805,026 | 864,431 | 338,815 | 1,771,746 (Cr) | 72,861,483 |

*The significant rise in claims in 1969/70, 1970/71 and 1971/72 was occasioned in large part by the submission of claims during those years for loans which had actually been defaulted in earlier years but which the lenders chose to continue to monitor. With the introduction in 1970 of a collection agency for collecting delinquent accounts it was necessary for lenders to claim these earlier accounts so that the Government could pass them to the Agency for collection.

The Act provides an alternative payment to any province that does not participate in the Canada Student Loans Plan if the Government of that province has advised the Minister that it wishes to rely entirely on its own student assistance plan. The alternative payment made to a province by the Government of Canada is based upon two factors: the payments by the Minister in the loan year to lenders for interest and other charges, and the population 18 - 24 year age group of that province relative to the size of the same age group in participating provinces. The Province of Quebec made use of this provision during the loan year under review and subsequently received an alternative payment of approximately \$9.4 million.

Statistical Information

Tables 1 to 4 appended to this Report contain statistical information on educational institutions attended by student borrowers during the loan year, degrees sought by these students and information as to age, sex and marital status.

A total of 98,956 certificates, amounting to 74.1% of all certificates, were issued to students attending universities in Canada, 2,382 certificates or 1.8% were issued to students attending universities outside Canada, mainly in the United States. There were 2,557 certificates or 1.9% issued to students at non-university teacher training institutions, 6,785 certificates or 5.1% issued to students at vocational and technical training institutions and schools of nursing and 22,821 certificates or 17.1% in colleges of applied arts and technology or junior colleges.

Approximately 96% of the student borrowers were in undergraduate or equivalent courses, with the remainder seeking graduate degrees. Approximately 92% of those pursuing an undergraduate degree, or its equivalent, attended an institution located in their home province. Of those pursuing a degree at the Master's level, 77% studied in their home provinces as did 64% of the Ph.D. students.

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TABLE A

**Certificates of Eligibility Issued, Negotiated and the Number
of Students Issued Certificates in each Participating Province
For the Year Ended June 30, 1972**

| Issuing Province | Provincial Allocation | Certificates Issued | | No. of Students Issued Certificates | Certificates Negotiated | |
|--------------------------|---------------------------|------------------------|----------|--|----------------------------|----------|
| | | Face Value | Number | | Face Value | Number |
| | \$ | \$ | | | \$ | |
| British Columbia | 11,545,000 | 6,574,391 | 9,717 | 9,056 | 6,066,668 | 8,869 |
| Alberta | 9,075,000 5,199,690* | 14,274,690 | 17,983 | 17,232 | 13,761,645 | 17,286 |
| | 14,274,690 | | | | | |
| Saskatchewan | 5,340,000 2,334,180* | 7,674,180 | 10,590 | 9,249 | 7,294,959 | 10,012 |
| | 7,674,180 | | | | | |
| Manitoba | 5,666,000 | 4,347,155 | 5,714 | 5,506 | 4,148,922 | 5,430 |
| Ontario | 43,097,000 | 35,328,430 | 67,191 | 61,214 | 33,450,845 | 63,549 |
| New Brunswick | 3,873,000 3,087,637* | 6,960,637 | 8,858 | 7,980 | 6,697,142 | 8,504 |
| | 6,960,637 | | | | | |
| Nova Scotia | 4,550,000 4,626,096* | 9,176,096 | 10,305 | 9,858 | 8,830,343 | 9,897 |
| | 9,176,096 | | | | | |
| Prince Edward Island | 614,000 1,130,677* | 1,744,677 | 2,120 | 1,944 | 1,645,222 | 2,000 |
| | 1,744,677 | | | | | |
| Newfoundland | 3,359,000 2,354,032* | 5,713,032 | 8,248 | 6,489 | 5,520,596 | 7,903 |
| | 5,713,032 | | | | | |
| Northwest Territories | 163,000 | 18,350 | 20 | 20* | 14,350 | 16 |
| Yukon | 62,000 | 27,935 | 37 | 37 | 26,215 | 35 |
| Total | 87,344,000 18,732,312* | 91,839,573 | 140,783# | 128,585# | 87,456,907 | 133,501# |
| | 106,076,312 | | | | | |

* Supplementary allocation pursuant to Section 11 of the Act.

'Certificates issued', 'certificates negotiated' and 'number of students issued certificates' vary because some students were issued more than one certificate and/or did not negotiate some or all of their certificates.

TABLE B

Values of Loans Outstanding as at June 30, 1972

| Lending Institution | Loans Outstanding in | | |
|---------------------------|---|--|-------------|
| | Class A (Government paying interest) | Class B (Borrowers paying interest) | Total |
| | \$ | \$ | \$ |
| Chartered Banks | 208,142,507 | 122,475,877 | 330,618,384 |
| Credit Unions | 2,737,292 | 1,865,944 | 4,603,236 |
| Total | 210,879,799 | 124,341,821 | 335,221,620 |

TABLE C
Number and Amount of Loans Made by Lenders
For the Year Ended June 30, 1972

| Clearing House Where Lender* is Located | Chartered Banks | | | | | | | | | | Total All Banks | | Credit Unions etc. | | Total all Lenders | |
|---|------------------------|------------|---------------------------|-----------|----------------------------|------------|-----------------------------|-----------|--|------------|--------------------|-----------|--------------------------|------------|-------------------------|------------|
| | Bank of Montreal | | Bank of Nova Scotia | | Royal Bank of Canada | | Toronto Dominion Bank | | Canadian Imperial Bank of Commerce | | Other Banks | | | | | |
| | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| British Columbia | 3,669 | 2,351,892 | 1,083 | 654,074 | 1,718 | 1,051,519 | 371 | 228,382 | 1,892 | 1,217,621 | 83 | 53,367 | 89 | 54,259 | 8,905 | 5,611,114 |
| Quebec | 934 | 550,159 | 62 | 45,560 | 118 | 83,251 | 73 | 53,310 | 145 | 91,475 | 200 | 121,399 | — | — | 1,532 | 945,154 |
| Newfoundland | 10,448 | 5,557,669 | 5,055 | 2,710,174 | 11,078 | 5,901,935 | 10,381 | 5,551,786 | 18,154 | 9,435,741 | 86 | 43,745 | 206 | 103,350 | 55,408 | 29,304,400 |
| Ontario | 2,490 | 2,135,591 | 2,781 | 2,220,844 | 4,963 | 4,178,420 | 42 | 35,525 | 8,622 | 6,177,385 | 1 | 600 | 66 | 50,230 | 18,965 | 14,798,595 |
| Prince Edward Island | 3,095 | 2,345,132 | 1,298 | 968,790 | 1,527 | 1,155,589 | 99 | 58,850 | 636 | 459,065 | 1,620 | 1,373,535 | 8,275 | 6,360,961 | 8,275 | 6,360,961 |
| New Brunswick | 206 | 152,640 | — | — | 6 | 5,270 | — | — | — | — | 6 | 5,100 | 218 | 163,010 | 218 | 163,010 |
| Quebec City Area | 1,071 | 572,680 | 2,424 | 1,327,165 | 633 | 349,115 | 362 | 202,165 | 1,294 | 714,239 | 150 | 81,710 | 5,934 | 3,247,074 | 5,934 | 3,247,074 |
| Ottawa Area | 1,274 | 875,802 | 516 | 349,085 | 1,265 | 908,825 | 596 | 402,545 | 3,464 | 2,272,330 | — | — | 7,115 | 4,808,587 | 266 | 191,322 |
| Manitoba | 1,208 | 819,675 | 690 | 454,885 | 3,082 | 2,199,806 | 1,067 | 735,306 | 1,840 | 1,265,402 | — | — | 7,887 | 5,475,074 | 1,226 | 849,309 |
| Saskatchewan | 5,032 | 3,928,787 | 1,169 | 881,952 | 3,509 | 2,638,596 | 2,063 | 1,598,206 | 5,990 | 4,605,481 | — | — | 17,763 | 13,653,022 | 7 | 5,710 |
| Alberta | 29,427 | 19,290,027 | 15,078 | 9,612,529 | 27,899 | 18,472,326 | 15,054 | 8,866,075 | 42,037 | 26,238,739 | 2,146 | 1,679,456 | 1,860 | 1,254,180 | 133,501 | 85,413,332 |
| Total | | | | | | | | | | | | | | | | |

*In the case of chartered banks, where branch is located.

TABLE 1
Distribution of Certificates, by Educational Institution Attended
For the Year Ended June 30, 1972

| Institution | Degree Programmes* | | Non-Degree Programmes*** | | Graduate Degrees | | | | Total | |
|--|--------------------|-----------|--------------------------|----------|------------------|----------|-----------|--------|--------|-----------|
| | Number | Amount** | Number | Amount** | Masters | | Doctorate | | Number | Amount** |
| | | | | | Number | Amount** | Number | Amount | | |
| British Columbia | | \$ | | \$ | | | | | | \$ |
| University of British Columbia | 3,668 | 2,283,864 | 40 | 25,506 | 200 | 144,560 | 36 | 28,103 | 3,944 | 2,482,033 |
| Notre Dame University of Nelson | 156 | 106,691 | 5 | 2,403 | — | — | — | — | 161 | 109,094 |
| Simon Fraser University | 1,179 | 667,243 | 71 | 40,569 | 24 | 13,975 | 3 | 2,790 | 1,277 | 724,577 |
| University of Victoria | 917 | 599,488 | 10 | 6,331 | 16 | 12,000 | 2 | 1,250 | 945 | 619,069 |
| Alberta | | | | | | | | | | |
| University of Alberta | 7,294 | 5,755,915 | 16 | 11,475 | 128 | 98,325 | 48 | 35,710 | 7,486 | 5,901,425 |
| University of Calgary | 3,461 | 2,704,528 | 2 | 1,270 | 45 | 37,160 | 4 | 3,000 | 3,512 | 2,745,958 |
| University of Lethbridge | 655 | 498,169 | 1 | 360 | — | — | — | — | 656 | 498,529 |
| Saskatchewan | | | | | | | | | | |
| University of Saskatchewan | 6,935 | 4,796,975 | 20 | 15,240 | 96 | 64,025 | 7 | 4,430 | 7,058 | 4,880,670 |
| Manitoba | | | | | | | | | | |
| Brandon University | 381 | 285,928 | — | — | 1 | 300 | — | — | 382 | 286,228 |
| University of Manitoba | 2,727 | 1,956,046 | 29 | 19,400 | 171 | 122,049 | 15 | 11,670 | 2,942 | 2,109,165 |
| University of Winnipeg | 666 | 470,566 | 1 | 600 | 6 | 3,686 | — | — | 673 | 474,852 |
| Ontario | | | | | | | | | | |
| Bar Admission Course | 1 | 1,000 | 1 | 600 | 199 | 95,030 | — | — | 201 | 96,630 |
| Brock University | 1,100 | 584,315 | 33 | 18,070 | 23 | 13,000 | 1 | 600 | 1,157 | 615,985 |
| Carleton University | 2,528 | 1,392,235 | 11 | 6,580 | 143 | 82,925 | 14 | 7,850 | 2,696 | 1,489,590 |
| University of Guelph | 4,424 | 2,311,309 | 122 | 64,540 | 113 | 55,540 | 16 | 7,915 | 4,675 | 2,439,304 |
| Lakehead University | 1,216 | 634,740 | 274 | 141,685 | 89 | 48,345 | — | — | 1,579 | 824,770 |
| Laurentian University of Sudbury | 1,225 | 644,790 | 5 | 2,800 | 18 | 9,960 | — | — | 1,248 | 657,550 |
| McMaster University | 2,678 | 1,413,925 | 20 | 11,000 | 83 | 48,815 | 52 | 31,690 | 2,833 | 1,505,430 |
| Ontario College of Art | 10 | 7,620 | 468 | 260,150 | 1 | 600 | — | — | 479 | 268,370 |
| University of Ottawa | 1,767 | 982,039 | 128 | 73,210 | 209 | 118,120 | 46 | 23,640 | 2,157 | 1,197,009 |
| Queen's University at Kingston | 2,539 | 1,369,131 | 102 | 52,280 | 144 | 83,305 | 91 | 46,380 | 2,876 | 1,551,096 |
| University of Toronto | 6,170 | 3,307,581 | 196 | 102,790 | 490 | 284,826 | 75 | 44,460 | 6,931 | 3,739,657 |
| Trent University | 903 | 489,980 | 1 | 1,000 | 4 | 2,400 | — | — | 908 | 493,380 |
| University of Waterloo | 4,525 | 2,008,456 | 142 | 60,225 | 183 | 89,685 | 44 | 23,240 | 4,894 | 2,181,606 |
| Waterloo Lutheran University | 1,211 | 642,025 | 10 | 5,110 | 96 | 56,040 | — | — | 1,317 | 703,175 |
| University of Western Ontario | 4,486 | 2,395,795 | 326 | 177,235 | 566 | 321,085 | 31 | 20,780 | 5,409 | 2,914,895 |
| University of Windsor | 2,393 | 1,261,670 | 25 | 13,390 | 202 | 106,515 | 8 | 5,150 | 2,628 | 1,386,725 |
| York University | 3,633 | 1,939,208 | 8 | 4,290 | 151 | 88,515 | 8 | 4,130 | 3,800 | 2,036,143 |

| | | | | | | | | | | |
|--|--------|------------|--------|------------|-------|-----------|-----|---------|---------|------------|
| McGill University | 290 | 197,762 | 6 | 4,340 | 30 | 18,805 | 8 | 4,720 | 334 | 225,627 |
| University of Montreal | 104 | 68,340 | 15 | 8,010 | 15 | 11,270 | 2 | 1,200 | 136 | 88,820 |
| New Brunswick | | | | | | | | | | |
| University of Moncton | 2,343 | 1,997,837 | 69 | 56,825 | 69 | 58,264 | — | — | 2,481 | 2,112,926 |
| Mount Allison University | 614 | 492,512 | — | — | 1 | 630 | — | — | 615 | 493,142 |
| University of New Brunswick | 2,362 | 1,711,884 | 19 | 12,260 | 22 | 16,880 | 6 | 4,800 | 2,409 | 1,745,824 |
| St. Thomas University | 831 | 610,494 | 2 | 1,745 | — | — | — | — | 833 | 612,239 |
| Nova Scotia | | | | | | | | | | |
| Acadia University | 1,245 | 1,086,560 | — | — | 15 | 13,880 | 1 | 1,000 | 1,261 | 1,101,440 |
| Dalhousie University | 2,733 | 2,361,010 | 18 | 11,260 | 131 | 115,367 | 15 | 12,170 | 2,897 | 2,499,807 |
| University of King's College | 141 | 130,240 | — | — | 1 | 1,000 | — | — | 142 | 131,240 |
| Mount Saint Vincent University | 495 | 431,755 | 7 | 5,590 | — | — | — | — | 502 | 437,345 |
| Nova Scotia Technical College | 304 | 258,948 | 8 | 5,511 | 5 | 4,660 | 3 | 2,000 | 320 | 271,119 |
| St. Francis Xavier University | 1,585 | 1,460,090 | 4 | 3,000 | 5 | 5,000 | — | — | 1,594 | 1,468,090 |
| Saint Mary's University | 1,609 | 1,382,322 | 5 | 3,400 | 11 | 9,075 | — | — | 1,625 | 1,394,797 |
| Prince Edward Island | | | | | | | | | | |
| University of Prince Edward Island | 1,248 | 1,012,383 | 1 | 600 | 1 | 600 | — | — | 1,250 | 1,013,583 |
| Newfoundland | | | | | | | | | | |
| Memorial University | 7,337 | 4,865,816 | 2 | 1,200 | 13 | 10,650 | 2 | 1,600 | 7,354 | 4,879,266 |
| Other Universities in Canada | 313 | 239,336 | 38 | 27,615 | 34 | 26,870 | 1 | 1,000 | 386 | 294,821 |
| Sub-Total — Universities in Canada | 92,402 | 59,818,521 | 2,261 | 1,259,465 | 3,754 | 2,293,737 | 539 | 331,278 | 98,956 | 63,703,001 |
| United States of America | 1,549 | 1,304,974 | 48 | 38,777 | 338 | 292,104 | 137 | 120,113 | 2,072 | 1,755,968 |
| United Kingdom | 33 | 26,396 | 6 | 5,590 | 71 | 62,530 | 62 | 57,690 | 172 | 152,206 |
| Europe | 51 | 44,800 | 11 | 8,900 | 35 | 29,555 | 21 | 18,730 | 118 | 101,985 |
| Rest of the World | 15 | 12,640 | 1 | 1,000 | 4 | 2,030 | — | — | 20 | 15,670 |
| Sub-Total — Universities Outside Canada | 1,648 | 1,388,810 | 66 | 54,267 | 448 | 386,219 | 220 | 196,533 | 2,382 | 2,025,829 |
| Sub-Total — All Universities | 94,050 | 61,207,331 | 2,327 | 1,313,732 | 4,202 | 2,679,956 | 759 | 527,811 | 101,338 | 65,728,830 |
| Teacher Training Institutions | 924 | 731,579 | 1,618 | 958,110 | 13 | 7,700 | 2 | 2,000 | 2,557 | 1,699,389 |
| Technical and Vocational Training Institutions | 150 | 117,544 | 4,395 | 3,163,954 | 5 | 3,450 | 2 | 2,000 | 4,552 | 3,286,948 |
| Nursing Schools | 110 | 47,390 | 2,122 | 1,116,629 | 1 | 600 | — | — | 2,233 | 1,164,619 |
| Junior Colleges | 1,531 | 1,203,339 | 16,654 | 9,073,940 | 52 | 27,410 | 1 | 1,000 | 18,238 | 10,305,689 |
| Other Provincial Institutions | 1,111 | 720,878 | 802 | 456,403 | 6 | 5,110 | — | — | 1,919 | 1,182,391 |
| Private Institutions | 512 | 419,005 | 2,098 | 1,579,651 | 47 | 40,450 | 7 | 6,360 | 2,664 | 2,045,466 |
| Sub-Total — Other than Universities | 4,338 | 3,239,735 | 27,689 | 16,348,687 | 124 | 84,720 | 12 | 11,360 | 32,163 | 19,684,502 |
| Total — All Institutions | 98,388 | 64,447,066 | 30,016 | 17,662,419 | 4,326 | 2,764,676 | 771 | 539,171 | 133,501 | 85,413,332 |

*Including second and professional degrees.

** Actual amount advanced against certificates.

***Includes diploma, certificate and other courses at equivalent level.

Table 2

TABLE 2
Distribution of Certificates, by Type of Educational Institution Attended
For the Year Ended June 30, 1972

| Location of Educational Institution Attended | Universities | | | | | | | | | | | | Other Post-Secondary | Total for Province |
|--|------------------------|-------------|--------------------------|-------|----------|-----------|-------------|--------------|------------------|----------------|-----------------|-------|----------------------|--------------------|
| | Undergraduate Degrees* | | | | | | | | Graduate Degrees | | | | | |
| | Art & Science | Engineering | Commerce Business admin. | Law | Medicine | Dentistry | Educational | Other Degree | Total | Master's Level | Doctorate Level | Total | | |
| British Columbia | 3,708 | 291 | 260 | 262 | 131 | 73 | 1,410 | 603 | 6,738 | 245 | 41 | 286 | 1,572 | 8,596 |
| Alberta | 4,886 | 744 | 933 | 247 | 289 | 124 | 3,399 | 1,851 | 12,473 | 175 | 53 | 228 | 4,152 | 16,853 |
| Saskatchewan | 2,458 | 504 | 544 | 163 | 147 | 22 | 2,148 | 981 | 6,967 | 97 | 7 | 104 | 1,822 | 8,893 |
| Manitoba | 2,281 | 205 | 139 | 87 | 55 | 27 | 551 | 865 | 4,210 | 181 | 15 | 196 | 1,088 | 5,494 |
| Ontario | 28,920 | 3,047 | 1,389 | 1,370 | 757 | 348 | 1,053 | 4,136 | 41,020 | 2,794 | 392 | 3,186 | 18,242 | 62,448 |
| Quebec | 312 | 41 | 23 | 16 | 55 | 13 | 17 | 98 | 575 | 72 | 11 | 83 | 78 | 736 |
| New Brunswick | 4,319 | 424 | 597 | 135 | 10 | 8 | 541 | 220 | 6,254 | 93 | 6 | 99 | 1,429 | 7,782 |
| Nova Scotia | 6,060 | 331 | 955 | 227 | 242 | 68 | 457 | 1,199 | 9,539 | 177 | 19 | 196 | 851 | 10,586 |
| Prince Edward Island | 868 | 35 | 198 | 1 | 3 | 1 | 136 | 11 | 1,253 | 1 | — | 1 | 322 | 1,576 |
| Newfoundland | 1,902 | 320 | 437 | 2 | 61 | — | 4,087 | 539 | 7,348 | 13 | 2 | 15 | 306 | 7,669 |
| United States | 863 | 109 | 137 | 13 | 15 | 14 | 286 | 452 | 1,889 | 355 | 141 | 496 | 106 | 2,491 |
| United Kingdom | 22 | — | — | 7 | — | — | 1 | 21 | 51 | 76 | 62 | 138 | 31 | 220 |
| Rest of the World | 36 | — | — | 2 | 12 | — | — | 21 | 71 | 47 | 22 | 69 | 17 | 157 |
| Total | 56,635 | 6,051 | 5,612 | 2,532 | 1,777 | 698 | 14,086 | 10,997 | 98,388 | 4,326 | 771 | 5,097 | 30,016 | 133,501 |

*Including second and professional degrees.

TABLE 3
Distribution of Certificates by Province of Issue, Location of Institution Attended and Level of Study
For the Year Ended June 30, 1972

| Institution In → Issuing Province | British Columbia | | | | Alberta | | | | Saskatchewan | | | | Manitoba | | | | Ontario | | | | Quebec | | | | New Brunswick | | | |
|---|------------------|---------|-----------|----|----------------------|---------|-----------|----|---------------|---------|-----------|---|---------------|---------|-----------|-----|----------------|---------|-----------|-----|-------------------|---------|-----------|----|---------------|---------|-----------|-----|
| | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | |
| | Equivalent | Masters | Doctorate | | Equivalent | Masters | Doctorate | | Equivalent | Masters | Doctorate | | Equivalent | Masters | Doctorate | | Equivalent | Masters | Doctorate | | Equivalent | Masters | Doctorate | | Equivalent | Masters | Doctorate | |
| British Columbia | 6,336 | 1,498 | 179 | 37 | 114 | 94 | 8 | 1 | 52 | 4 | 6 | — | 25 | 3 | 4 | — | 105 | 39 | 28 | 1 | 21 | 5 | — | — | 8 | 1 | — | — |
| Alberta | 146 | 28 | 10 | 2 | 11,884 | 3,563 | 136 | 47 | 109 | 7 | 2 | — | 76 | 14 | 12 | — | 229 | 37 | 40 | 3 | 25 | 2 | 5 | — | 9 | — | 1 | — |
| Saskatchewan | 39 | 10 | 6 | — | 265 | 416 | 5 | — | 6,748 | 1,799 | 78 | 6 | 178 | 55 | 15 | — | 123 | 48 | 16 | 1 | 14 | — | 4 | — | 6 | — | — | — |
| Manitoba | 30 | 4 | 7 | — | 43 | 27 | 4 | — | 32 | 10 | 1 | — | 3,752 | 978 | 113 | 11 | 92 | 42 | 23 | 2 | 17 | 1 | 1 | — | 4 | — | — | — |
| Ontario | 155 | 30 | 37 | 1 | 117 | 34 | 15 | 1 | 21 | 2 | 8 | 1 | 158 | 35 | 33 | 4 | 40,081 | 17,905 | 2,616 | 376 | 302 | 38 | 42 | 9 | 127 | 8 | 6 | 1 |
| New Brunswick | 6 | 1 | 1 | 1 | 10 | 7 | — | 1 | 4 | — | 1 | — | 3 | 1 | 1 | — | 169 | 48 | 28 | — | 149 | 31 | 14 | 1 | 5,530 | 1,403 | 76 | 3 |
| Nova Scotia | 8 | — | 2 | — | 19 | 4 | 3 | 2 | 1 | — | 1 | — | 11 | 1 | 1 | — | 174 | 65 | 27 | 7 | 28 | — | 2 | 1 | 382 | 7 | 7 | — |
| Prince Edward Island | 1 | 1 | 1 | — | 9 | 3 | 3 | 1 | — | — | — | — | 5 | — | 2 | — | 18 | 37 | 11 | — | 11 | 1 | 1 | — | 144 | 9 | 2 | 1 |
| Newfoundland | 2 | — | 1 | — | 1 | 1 | — | — | — | — | — | — | — | — | — | — | 28 | 18 | 5 | 2 | 8 | — | 3 | — | 43 | — | 1 | 1 |
| Yukon & N.W.T. | 15 | — | 1 | — | 11 | 3 | 1 | — | — | — | — | — | 2 | 1 | — | — | 1 | 3 | — | — | — | — | — | — | 1 | — | — | — |
| Total | 6,738 | 1,572 | 245 | 41 | 12,473 | 4,152 | 175 | 53 | 6,967 | 1,822 | 97 | 7 | 4,210 | 1,088 | 181 | 15 | 41,020 | 18,242 | 2,794 | 392 | 575 | 78 | 72 | 11 | 6,254 | 1,429 | 93 | 6 |
| Institution In → | Nova Scotia | | | | Prince Edward Island | | | | Newfoundland | | | | United States | | | | United Kingdom | | | | Rest of the World | | | | Total | | | |
| | Equivalent | Masters | Doctorate | | Equivalent | Masters | Doctorate | | Equivalent | Masters | Doctorate | | Equivalent | Masters | Doctorate | | Equivalent | Masters | Doctorate | | Equivalent | Masters | Doctorate | | Equivalent | Masters | Doctorate | |
| British Columbia | 10 | 2 | 1 | — | — | — | — | — | 3 | — | 1 | — | 164 | 18 | 37 | 25 | 6 | 7 | 8 | 6 | 5 | 2 | 3 | 2 | 6,849 | 1,673 | 275 | 72 |
| Alberta | 13 | — | 1 | 1 | 2 | — | — | — | 2 | — | — | — | 727 | 16 | 67 | 20 | 13 | — | 7 | 9 | 11 | 1 | 7 | 2 | 13,246 | 3,668 | 288 | 84 |
| Saskatchewan | 3 | — | 1 | — | — | — | — | — | 2 | 1 | 1 | — | 115 | 4 | 34 | 5 | — | 1 | 2 | 4 | 4 | 1 | 2 | — | 7,497 | 2,335 | 164 | 16 |
| Manitoba | 5 | — | — | — | — | — | — | — | — | — | — | — | 156 | 3 | 36 | 14 | 3 | — | 3 | 4 | 7 | 1 | 2 | — | 4,141 | 1,067 | 190 | 32 |
| Ontario | 278 | 19 | 24 | 5 | 24 | 1 | 1 | — | 27 | 4 | — | 1 | 574 | 49 | 141 | 60 | 17 | 19 | 40 | 32 | 27 | 12 | 18 | 13 | 41,908 | 18,156 | 2,981 | 504 |
| New Brunswick | 768 | 31 | 5 | — | 54 | 5 | — | — | 6 | 2 | — | — | 93 | 12 | 11 | 3 | 4 | 2 | 3 | 1 | 4 | — | 11 | — | 6,800 | 1,543 | 151 | 10 |
| Nova Scotia | 8,053 | 766 | 138 | 13 | 41 | 3 | — | — | 13 | 2 | 1 | — | 42 | 3 | 19 | 9 | 8 | 2 | 11 | 5 | 8 | — | 4 | 3 | 8,788 | 853 | 216 | 40 |
| Prince Edward Island | 245 | 24 | 6 | — | 1,130 | 313 | — | — | 5 | 1 | — | — | — | — | — | 4 | — | 2 | — | — | — | — | — | — | 1,572 | 389 | 33 | 6 |
| Newfoundland | 162 | 9 | 1 | — | 2 | — | — | — | 7,290 | 296 | 10 | 1 | 7 | 1 | 2 | 1 | — | — | — | — | 1 | 5 | — | 1 | 7,548 | 325 | 23 | 7 |
| Yukon & N.W.T. | 2 | — | — | — | — | — | — | — | — | — | — | — | 7 | — | 3 | — | — | — | — | — | — | — | — | — | 39 | 7 | 5 | — |
| Total | 9,539 | 851 | 177 | 19 | 1,253 | 322 | 1 | — | 7,348 | 306 | 13 | 2 | 1,889 | 106 | 355 | 141 | 51 | 31 | 76 | 62 | 71 | 17 | 47 | 22 | 98,388 | 30,016 | 4,326 | 771 |

| Age in Years and Programme Level | 24 | | | | 25 – 29 | | | | 30 – 34 | | | | 35 and Over | | | | Totals | | | | |
|---|-------------------|----------|-----------|-----------------------|-------------------|----------|-----------|-----------------------|-------------------|----------|-----------|-----------------------|-------------------|----------|-----------|-----------------------|----------|--------|--------------------|-------|---------|
| | Degree Programmes | Graduate | | Non-Degree Programmes | Degree Programmes | Graduate | | Non-Degree Programmes | Degree Programmes | Graduate | | Non-Degree Programmes | Degree Programmes | Graduate | | Non-Degree Programmes | Graduate | | Accumulative Total | | |
| | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | | | | |
| Location of Educational Institution Attended | 677 | 29 | — | 1,498 | 327 | 120 | 17 | 303 | 78 | 37 | 14 | 189 | 43 | 24 | 9 | 6,738 | 1,572 | 245 | 41 | 8,596 | |
| | 1,011 | 216 | 20 | — | 1,981 | 456 | 77 | 26 | 494 | 104 | 28 | 16 | 415 | 106 | 26 | 11 | 12,473 | 4,152 | 175 | 53 | 16,853 |
| | 506 | 46 | 11 | — | 718 | 68 | 44 | 1 | 128 | 12 | 19 | 2 | 92 | 5 | 3 | 4 | 6,967 | 1,822 | 97 | 7 | 8,893 |
| | 368 | 68 | 30 | 1 | 629 | 107 | 82 | 7 | 145 | 20 | 16 | 5 | 84 | 15 | 3 | — | 4,210 | 1,088 | 181 | 15 | 5,494 |
| | 3,507 | 1,277 | 460 | 53 | 6,506 | 2,489 | 1,303 | 146 | 972 | 520 | 273 | 64 | 498 | 393 | 132 | 47 | 42,020 | 18,242 | 2,794 | 392 | 62,448 |
| | 59 | 9 | 13 | 1 | 143 | 12 | 30 | 4 | 12 | 1 | 5 | 3 | 9 | — | 2 | — | 575 | 78 | 72 | 11 | 736 |
| | 374 | 49 | 10 | — | 460 | 49 | 32 | 2 | 56 | 13 | 4 | 3 | 17 | 7 | — | — | 6,254 | 1,429 | 93 | 6 | 7,782 |
| | 638 | 29 | 26 | 1 | 968 | 48 | 69 | 12 | 148 | 11 | 12 | 2 | 98 | 5 | 7 | 1 | 9,539 | 851 | 177 | 19 | 10,586 |
| | 74 | 6 | — | — | 78 | 19 | 1 | — | 15 | 4 | — | — | 10 | 4 | — | — | 1,253 | 322 | 1 | — | 1,576 |
| | 315 | 15 | — | — | 509 | 21 | 6 | 1 | 113 | 8 | 2 | 1 | 68 | 3 | 3 | — | 7,348 | 306 | 13 | 2 | 7,669 |
| United States | 197 | 9 | 53 | 8 | 443 | 23 | 175 | 66 | 85 | 4 | 50 | 39 | 25 | 2 | 31 | 15 | 1,890 | 106 | 355 | 140 | 2,491 |
| | 4 | 2 | 12 | 2 | 21 | 15 | 45 | 40 | 3 | 2 | 9 | 13 | 2 | 1 | 1 | 6 | 51 | 31 | 76 | 62 | 220 |
| | 7 | 4 | 8 | — | 19 | 3 | 21 | 10 | 14 | 3 | 3 | 4 | 2 | — | — | 4 | 71 | 17 | 47 | 22 | 157 |
| | 7,737 | 1,895 | 672 | 66 | 13,973 | 3,637 | 2,005 | 332 | 2,488 | 780 | 458 | 166 | 1,509 | 584 | 232 | 97 | 98,389 | 30,016 | 4,326 | 770 | 133,501 |
| Total | 4,692 | 1,079 | 342 | 41 | 7,280 | 1,809 | 1,036 | 128 | 798 | 243 | 137 | 37 | 263 | 106 | 39 | 21 | 51,877 | 15,170 | 1,991 | 302 | 69,340 |
| | 1,458 | 397 | 124 | 18 | 4,112 | 1,041 | 626 | 172 | 1,046 | 325 | 250 | 119 | 643 | 233 | 133 | 65 | 10,225 | 3,045 | 1,239 | 387 | 14,896 |
| Male — Single | 1,213 | 329 | 161 | 5 | 1,952 | 633 | 248 | 19 | 455 | 153 | 52 | 10 | 383 | 165 | 45 | 10 | 32,815 | 10,835 | 837 | 63 | 44,550 |
| | 374 | 90 | 45 | 2 | 629 | 154 | 95 | 13 | 189 | 59 | 19 | — | 220 | 80 | 15 | 1 | 3,472 | 966 | 259 | 18 | 4,715 |
| Female — Single | 5,905 | 1,408 | 503 | 46 | 9,232 | 2,442 | 1,284 | 147 | 1,253 | 396 | 189 | 47 | 646 | 271 | 84 | 31 | 84,692 | 26,005 | 2,828 | 365 | 113,890 |
| | 1,832 | 487 | 169 | 20 | 4,741 | 1,195 | 721 | 185 | 1,235 | 384 | 269 | 119 | 863 | 313 | 148 | 66 | 13,697 | 4,011 | 1,498 | 405 | 19,611 |

NOTES

Tableau 4
Répartition des certificats par âge, niveau d'études, sexe et état civil
Pour l'année terminée le 30 juin 1972

| Âge en années et niveau du programme | 17 | | 18 | | 19 | | 20 | | | | 21 | | 22 | | | | 23 | | | | | | | | | |
|---|---|----------------------------|-----------------------------------|----------------------------|-----------------------------------|---------|----------|----------|----------------------------|-----------------------------------|---------|----------|----------|----------------------------|-----------------------------------|---------|----------|----------|--------|-------|-----|----|--------|-------|-----|----|
| | Emplacement de l'établissement fréquenté | Programme donnant grade | Programme ne donnant pas grade | Programme donnant grade | Programme ne donnant pas grade | Diplôme | Maîtrise | Doctorat | Programme donnant grade | Programme ne donnant pas grade | Diplôme | Maîtrise | Doctorat | Programme donnant grade | Programme ne donnant pas grade | Diplôme | Maîtrise | Doctorat | | | | | | | | |
| Colombie-Britannique . | 7 | — | 64 | 6 | 563 | 156 | 1 | — | 675 | 229 | 2 | — | — | 861 | 216 | 1 | — | — | 992 | 185 | 7 | — | 909 | 167 | 24 | 1 |
| Alberta | 7 | — | 218 | 67 | 1,477 | 735 | — | — | 1,773 | 869 | — | — | — | 1,927 | 690 | 1 | — | — | 1,802 | 502 | 10 | — | 1,568 | 407 | 13 | — |
| Saskatchewan | 2 | — | 105 | 46 | 1,176 | 692 | — | — | 1,320 | 542 | 1 | — | — | 1,159 | 214 | — | — | — | 1,027 | 137 | 6 | — | 734 | 60 | 13 | — |
| Manitoba | 1 | 1 | 36 | 12 | 591 | 214 | — | — | 632 | 252 | — | — | — | 618 | 165 | 6 | — | — | 608 | 154 | 14 | 2 | 498 | 80 | 30 | — |
| Ontario | 15 | 10 | 136 | 172 | 2,157 | 1,712 | 23 | 1 | 7,484 | 3,658 | 67 | 6 | — | 7,688 | 3,429 | 77 | 21 | — | 6,865 | 2,612 | 136 | 21 | 5,192 | 1,970 | 323 | 33 |
| Québec | — | — | 3 | — | 30 | 6 | — | — | 49 | 15 | — | — | — | 71 | 17 | 2 | — | — | 97 | 7 | 9 | 1 | 102 | 11 | 11 | 2 |
| Nouveau-Brunswick . . . | 14 | — | 95 | 15 | 1,107 | 383 | — | — | 1,235 | 462 | — | — | — | 1,216 | 260 | 7 | — | — | 1,080 | 135 | 12 | — | 600 | 56 | 28 | 1 |
| Nouvelle-Écosse | 14 | 1 | 214 | 15 | 1,479 | 187 | 1 | — | 1,918 | 234 | 4 | — | — | 1,713 | 164 | 4 | 1 | — | 1,407 | 105 | 18 | — | 942 | 52 | 36 | 2 |
| Île du Prince-Édouard . | 5 | — | 48 | 8 | 235 | 44 | — | — | 241 | 79 | — | — | — | 220 | 84 | — | — | — | 215 | 50 | — | — | 112 | 24 | — | — |
| Terre-Neuve | 115 | 1 | 1,150 | 40 | 1,532 | 55 | — | — | 1,306 | 70 | — | — | — | 1,026 | 45 | — | — | — | 767 | 28 | 2 | — | 447 | 20 | — | — |
| États-Unis | 1 | — | 21 | — | 135 | 5 | — | 1 | 215 | 13 | — | 2 | — | 244 | 17 | 1 | — | — | 287 | 22 | 13 | 1 | 237 | 11 | 32 | 8 |
| Royaume-Uni | — | — | — | — | 1 | 2 | — | — | 4 | 1 | — | — | — | 4 | 3 | — | — | — | 8 | 3 | 4 | — | 4 | 2 | 5 | 1 |
| Autres | — | — | — | — | 1 | — | — | — | 5 | 1 | 1 | — | — | 13 | 4 | — | — | — | 7 | 1 | 8 | 1 | 3 | 1 | 6 | 3 |
| Total | 181 | 13 | 2,090 | 381 | 10,484 | 4,191 | 25 | 2 | 16,857 | 6,425 | 75 | 8 | — | 16,760 | 5,308 | 99 | 22 | — | 15,162 | 3,941 | 239 | 26 | 11,148 | 2,861 | 521 | 51 |
| Hommes — Célibataire . | 76 | 5 | 968 | 107 | 4,930 | 1,478 | 8 | 1 | 8,557 | 3,097 | 42 | 6 | — | 8,977 | 3,051 | 53 | 16 | — | 8,610 | 2,445 | 105 | 21 | 6,726 | 1,750 | 229 | 31 |
| Maré | 4 | — | — | 2 | 21 | 10 | 1 | — | 110 | 71 | 1 | — | — | 434 | 215 | 4 | 3 | — | 958 | 319 | 24 | — | 1,439 | 432 | 76 | 10 |
| Femmes — Célibataire . | 101 | 8 | 1,122 | 267 | 5,495 | 2,681 | 16 | 1 | 7,974 | 3,171 | 32 | 2 | — | 6,829 | 1,902 | 39 | 3 | — | 4,851 | 1,003 | 91 | 5 | 2,440 | 523 | 153 | 8 |
| Marée | — | — | — | 5 | 38 | 22 | — | — | 216 | 86 | — | — | — | 520 | 140 | 3 | — | — | 743 | 174 | 19 | — | 543 | 156 | 63 | 2 |
| Total — Célibataire . | 177 | 13 | 2,090 | 374 | 10,425 | 4,159 | 24 | 2 | 16,531 | 6,268 | 74 | 8 | — | 15,806 | 4,953 | 92 | 19 | — | 13,461 | 3,448 | 196 | 26 | 9,166 | 2,273 | 382 | 39 |
| Maré | 4 | — | — | 7 | 59 | 32 | 1 | — | 326 | 157 | 1 | — | — | 954 | 355 | 7 | 3 | — | 1,701 | 493 | 43 | — | 1,982 | 588 | 139 | 12 |

TABEAU 3
Répartition des certificats selon la province d'émission,
l'emplacement de la maison d'enseignement fréquenté et le niveau d'études
Pour l'année terminée le 30 juin 1972

| Établissement → | En Colombie-Britannique | | | En Alberta | | | En Saskatchewan | | | Au Manitoba | | | En Ontario | | | Au Québec | | | Au Nouveau-Brunswick | | |
|----------------------------|-------------------------|------------|---------------------------------|---------------------------|------------|---------------------------------|-----------------|------------------|---------------------------------|----------------|-------------------------|---------------------------------|-------------------------|------------|---------------------------------|--------------|------------|---------------------------------|----------------------|------------|---------------------------------|
| Province émettrice ↓ | Baccalauréat | Equivalent | Diplôme Maîtrise Doctorat | Baccalauréat | Equivalent | Diplôme Maîtrise Doctorat | Baccalauréat | Equivalent | Diplôme Maîtrise Doctorat | Baccalauréat | Equivalent | Diplôme Maîtrise Doctorat | Baccalauréat | Equivalent | Diplôme Maîtrise Doctorat | Baccalauréat | Equivalent | Diplôme Maîtrise Doctorat | Baccalauréat | Equivalent | Diplôme Maîtrise Doctorat |
| Colombie-Britannique ... | 6,336 | 1,498 | 179 37 | 114 94 | 8 1 | 52 4 6 | 25 3 4 | 105 39 28 1 21 5 | 8 1 | — | — | — | — | — | — | — | — | — | — | — | — |
| Alberta | 146 | 28 | 10 2 | 11,884 3,563 | 136 47 | 109 7 2 | 76 14 12 | 229 37 40 3 25 2 | 9 9 | — | — | — | — | — | — | — | — | — | — | — | — |
| Saskatchewan | 39 | 10 | 6 | 265 416 | 5 | 6,748 1,799 | 78 6 | 178 55 15 | 123 48 16 1 14 | 4 | — | — | — | — | — | — | — | — | — | — | — |
| Manitoba | 30 | 4 | 7 | 43 27 | 4 | 32 10 1 | 3,752 978 | 113 11 | 92 42 23 2 17 1 | 1 | — | — | — | — | — | — | — | — | — | — | — |
| Ontario | 155 | 30 | 37 1 | 117 34 | 15 1 | 21 2 8 1 | 158 35 33 | 40,081 17,905 | 2,616 376 | 302 38 42 9 | 127 8 6 1 | — | — | — | — | — | — | — | — | — | — |
| Nouveau Brunswick ... | 6 | 1 | 1 1 | 10 7 | — | 4 | 3 1 1 | 169 48 28 | — | 149 31 14 | 1 5,530 1,403 | 76 3 | — | — | — | — | — | — | — | — | — |
| Nouvelle-Écosse | 8 | 2 | — | 19 4 | 3 2 | 1 | 1 1 1 | 174 65 27 7 | 28 | 2 1 | 382 7 7 | — | — | — | — | — | — | — | — | — | — |
| Ile du Prince-Édouard ... | 1 | 1 | 1 | 9 3 | 1 | — | 5 | 18 37 11 1 | 1 1 | — | 144 9 2 1 | — | — | — | — | — | — | — | — | — | — |
| Terre-Neuve | 2 | — | 1 | 1 1 | — | — | — | 28 18 5 2 | 8 | — | 43 1 | — | — | — | — | — | — | — | — | — | — |
| Yukon et T.N.O. | 15 | — | 1 | 11 3 | 1 | — | 2 1 | 1 3 | — | — | — | — | — | — | — | — | — | — | — | — | — |
| Total | 6,738 | 1,572 | 245 41 | 12,473 4,152 | 175 53 | 6,967 1,822 | 97 7 | 4,210 1,088 | 181 15 | 41,020 18,242 | 2,794 392 | 575 78 72 11 | 6,254 1,429 | 93 6 | — | — | — | — | — | — | — |
| Établissement → | En Nouvelle-Écosse | | | A l'île du Prince-Édouard | | | A Terre-Neuve | | | Aux États-Unis | | | Au Royaume-Uni | | | Autres | | | Total | | |
| Colombie-Britannique ... | 10 | 2 | 1 | — | — | — | 3 | — | 1 | 164 | 18 37 25 | 6 7 8 6 5 2 3 2 | 6,849 1,673 275 72 | — | — | — | — | — | — | — | — |
| Alberta | 13 | — | 1 1 | 2 | — | — | 2 | — | — | 727 | 16 67 20 | 13 7 9 11 1 7 2 | 13,246 3,668 288 84 | — | — | — | — | — | — | — | — |
| Saskatchewan | 3 | — | 1 | — | — | — | 2 | 1 | 1 | 115 | 4 34 5 | — 1 2 4 4 1 2 | 7,497 2,335 164 16 | — | — | — | — | — | — | — | — |
| Manitoba | 5 | — | — | — | — | — | — | — | — | 156 | 3 36 14 | 3 3 4 7 1 2 1 | 4,141 1,067 190 32 | — | — | — | — | — | — | — | — |
| Ontario | 278 | 19 | 24 | 5 | 24 | 1 | 27 | 4 | — | 574 | 49 141 60 | 17 19 40 32 27 12 18 13 | 41,908 18,156 2,981 504 | — | — | — | — | — | — | — | — |
| Nouveau Brunswick ... | 768 | 31 | 5 | — | 54 5 | — | 6 2 | — | — | 93 | 12 11 3 | 4 4 2 3 1 4 | 6,800 1,543 151 10 | — | — | — | — | — | — | — | — |
| Nouvelle-Écosse | 8,053 | 766 | 138 13 | 41 3 | — | — | 13 2 1 | — | — | 42 | 3 19 9 | 8 2 11 5 8 | 8,788 853 216 40 | — | — | — | — | — | — | — | — |
| Ile du Prince-Édouard ... | 245 | 24 | 6 | — | 1,130 313 | — | 5 1 | — | — | 4 | — | 5 4 | — | — | — | — | — | — | — | — | — |
| Terre-Neuve | 162 | 9 | 1 | — | 2 | — | 7,290 296 | 10 1 | — | 7 7 | 1 2 1 | — | — | — | — | — | — | — | — | — | — |
| Yukon et T.N.O. | 2 | — | — | — | — | — | — | — | — | 7 | — | 3 | — | — | — | — | — | — | — | — | — |
| Total | 9,539 | 851 | 177 19 | 1,253 322 | 1 | — | 7,348 306 | 13 2 | 1,889 106 | 355 141 | 51 31 76 62 71 17 47 22 | 98,388 30,016 4,326 771 | — | — | — | — | — | — | — | — | — |

TABLEAU 2

Répartition des certificats par catégorie d'établissement d'enseignement fréquenté
Pour l'année terminée le 30 juin 1972

| Emplacement de l'établissement fréquenté | Universités | | | | | | | | | | | Autres établissements d'enseignement post-secondaire | Total par Province | |
|--|-------------------------------------|-------|----------------------------|-------|----------|--------------|-------------|-------------------------|--------|-----------------------|--------------------|--|--------------------|---------|
| | Diplômes au niveau du baccalauréat* | | | | | | | Diplômes universitaires | | | | | | |
| | Arts et sciences | Génie | Commerce et administration | Droit | Médecine | Art dentaire | Instruction | Autres diplômes univ. | Total | Niveau de la maîtrise | Niveau du doctorat | | | Total |
| Colombie-Britannique . | 3,708 | 291 | 260 | 262 | 131 | 73 | 1,410 | 603 | 6,738 | 245 | 41 | 286 | 1,572 | 8,596 |
| Alberta | 4,886 | 744 | 933 | 247 | 289 | 124 | 3,399 | 1,851 | 12,473 | 175 | 53 | 228 | 4,152 | 16,853 |
| Saskatchewan | 2,458 | 504 | 544 | 163 | 147 | 22 | 2,148 | 981 | 6,967 | 97 | 7 | 104 | 1,822 | 8,893 |
| Manitoba | 2,281 | 205 | 139 | 87 | 55 | 27 | 551 | 865 | 4,210 | 181 | 15 | 196 | 1,088 | 5,494 |
| Ontario | 28,920 | 3,047 | 1,389 | 1,370 | 757 | 348 | 1,053 | 4,136 | 41,020 | 2,794 | 392 | 3,186 | 18,242 | 62,448 |
| Québec | 312 | 41 | 23 | 16 | 55 | 13 | 17 | 98 | 575 | 72 | 11 | 83 | 78 | 736 |
| Nouveau-Brunswick . . . | 4,319 | 424 | 597 | 135 | 10 | 8 | 541 | 220 | 6,254 | 93 | 6 | 99 | 1,429 | 7,782 |
| Nouvelle-Écosse | 6,060 | 331 | 955 | 227 | 242 | 68 | 457 | 1,199 | 9,539 | 177 | 19 | 196 | 851 | 10,586 |
| Île du Prince-Édouard . | 868 | 35 | 198 | 1 | 3 | 1 | 136 | 11 | 1,253 | 1 | — | 1 | 322 | 1,576 |
| Terre-Neuve | 1,902 | 320 | 437 | 2 | 61 | — | 4,087 | 539 | 7,348 | 13 | 2 | 15 | 306 | 7,669 |
| États-Unis | 863 | 109 | 137 | 13 | 15 | 14 | 286 | 452 | 1,889 | 355 | 141 | 496 | 106 | 2,491 |
| Royaume-Uni | 22 | — | — | 7 | — | — | 1 | 21 | 51 | 76 | 62 | 138 | 31 | 220 |
| Autres | 36 | — | — | 2 | 12 | — | — | 21 | 71 | 47 | 22 | 69 | 17 | 157 |
| Total | 56,635 | 6,051 | 5,612 | 2,532 | 1,777 | 698 | 14,086 | 10,997 | 98,388 | 4,326 | 771 | 5,097 | 30,016 | 133,501 |

*Y compris les deuxièmes diplômes et les diplômes professionnels.

| | | | | | | | | | | | |
|---|--------|------------|--------|------------|-------|-----------|-----|---------|---------|------------|--|
| Québec | | | | | | | | | | | |
| Université McGill | 290 | 197,762 | 6 | 4,340 | 30 | 18,805 | 8 | 4,720 | 334 | 225,627 | |
| Université de Montréal | 104 | 68,340 | 15 | 8,010 | 15 | 11,270 | 2 | 1,200 | 136 | 88,820 | |
| Nouveau-Brunswick | | | | | | | | | | | |
| Université de Moncton | 2,343 | 1,997,837 | 69 | 56,825 | 69 | 58,264 | — | — | 2,481 | 2,112,926 | |
| Université Mont Allison | 614 | 492,512 | — | — | 1 | 630 | — | — | 615 | 493,142 | |
| Université du Nouveau-Brunswick | 2,362 | 1,711,884 | 19 | 12,260 | 22 | 16,880 | 6 | 4,800 | 2,409 | 1,745,824 | |
| Université Saint-Thomas | 831 | 610,494 | 2 | 1,745 | — | — | — | — | 833 | 612,239 | |
| Nouvelle-Écosse | | | | | | | | | | | |
| Université d'Acadie | 1,245 | 1,086,560 | — | — | 15 | 13,880 | 1 | 1,000 | 1,261 | 1,101,440 | |
| Université Dalhousie | 2,753 | 2,361,010 | 18 | 11,260 | 131 | 115,367 | 15 | 12,170 | 2,897 | 2,499,807 | |
| Université de King's College | 141 | 130,240 | — | — | 1 | 1,000 | — | — | 142 | 131,240 | |
| Université Mont Saint-Vincent | 495 | 431,755 | 7 | 5,590 | — | — | — | — | 502 | 437,345 | |
| Collège technique de la Nouvelle-Écosse | 304 | 258,948 | 8 | 5,511 | 5 | 4,660 | 3 | 2,000 | 320 | 271,119 | |
| Université Saint-François Xavier | 1,585 | 1,460,090 | 4 | 3,000 | 5 | 5,000 | — | — | 1,594 | 1,468,090 | |
| Université Sainte-Marie | 1,609 | 1,382,322 | 5 | 3,400 | 11 | 9,075 | — | — | 1,625 | 1,394,797 | |
| Île du Prince-Édouard | | | | | | | | | | | |
| Université de l'Île du Prince-Édouard | 1,248 | 1,012,383 | 1 | 600 | 1 | 600 | — | — | 1,250 | 1,013,583 | |
| Terre-Neuve | | | | | | | | | | | |
| Université Memorial | 7,337 | 4,865,816 | 2 | 1,200 | 13 | 10,650 | 2 | 1,600 | 7,354 | 4,879,266 | |
| Autres Universités au Canada | 313 | 239,336 | 38 | 27,615 | 34 | 26,870 | 1 | 1,000 | 386 | 294,821 | |
| Somme partielle — Université au Canada | | | | | | | | | | | |
| | 92,402 | 59,818,521 | 2,261 | 1,259,465 | 3,754 | 2,293,737 | 539 | 331,278 | 98,956 | 63,703,001 | |
| Universités — aux États-Unis | | | | | | | | | | | |
| | 1,549 | 1,304,974 | 48 | 38,777 | 338 | 292,104 | 137 | 120,113 | 2,072 | 1,755,968 | |
| au Royaume-Uni | 33 | 26,396 | 6 | 5,590 | 71 | 62,530 | 62 | 57,690 | 172 | 152,206 | |
| en Europe | 51 | 44,800 | 11 | 8,900 | 35 | 29,555 | 21 | 18,730 | 118 | 101,985 | |
| dans les autres parties du monde | 15 | 12,640 | 1 | 1,000 | 4 | 2,030 | — | — | 20 | 15,670 | |
| Somme partielle — Universités hors du Canada | | | | | | | | | | | |
| | 1,648 | 1,388,810 | 66 | 54,267 | 448 | 386,219 | 220 | 196,533 | 2,382 | 2,025,829 | |
| Somme partielle — Toutes les universités | | | | | | | | | | | |
| | 94,050 | 61,207,331 | 2,327 | 1,313,732 | 4,202 | 2,679,956 | 759 | 527,811 | 101,338 | 65,728,830 | |
| Institutions de formation des enseignants | | | | | | | | | | | |
| | 924 | 731,579 | 1,618 | 958,110 | 13 | 7,700 | 2 | 2,000 | 2,557 | 1,699,389 | |
| Institutions de formation technique et professionnelle | | | | | | | | | | | |
| | 150 | 117,544 | 4,395 | 3,163,954 | 5 | 3,450 | 2 | 2,000 | 4,552 | 3,286,948 | |
| Écoles d'infirmières | 110 | 47,390 | 2,122 | 1,116,629 | 1 | 600 | — | — | 2,233 | 1,164,619 | |
| Collèges juniors | 1,531 | 1,203,339 | 16,654 | 9,073,940 | 52 | 27,410 | 1 | 1,000 | 18,238 | 10,360,689 | |
| Autres institutions provinciales | 1,111 | 720,878 | 802 | 456,403 | 6 | 5,110 | — | — | 1,919 | 1,182,391 | |
| Institutions privées | 512 | 419,005 | 2,098 | 1,579,651 | 47 | 40,450 | 7 | 6,360 | 2,664 | 2,045,466 | |
| Somme partielle — Autres que les universités | | | | | | | | | | | |
| | 4,338 | 3,239,735 | 27,689 | 16,348,687 | 124 | 84,720 | 12 | 11,360 | 32,163 | 19,684,502 | |
| Total — Toutes les institutions | | | | | | | | | | | |
| | 98,388 | 64,447,066 | 30,016 | 17,662,419 | 4,326 | 2,764,676 | 771 | 539,171 | 133,501 | 85,413,332 | |

*Comprend les deuxièmes diplômes du niveau secondaire et les diplômes professionnels.

**Montant réel avancé sur certificats.

***Comprend les diplômes, les certificats et les autres cours de niveau équivalent.

TABLEAU 1

Répartition des certificats, par établissement d'enseignement fréquenté
Pour l'année terminée le 30 juin 1972

14

| Établissements d'enseignement | *Programmes donnant grade | | ***Programmes ne donnant pas grade | | Diplôme universitaires | | | | Total | |
|--|------------------------------|-----------------|---------------------------------------|-----------------|------------------------|-----------------|----------|-----------------|--------|-----------------|
| | Nombre | Montant** \$ | Nombre | Montant** \$ | Maîtrise | | Doctorat | | Nombre | Montant** \$ |
| | | | | | Nombre | Montant** \$ | Nombre | Montant** \$ | | |
| Colombie-Britannique | | | | | | | | | | |
| Université de la Colombie-Britannique .. | 3,668 | 2,283,864 | 40 | 25,506 | 200 | 144,560 | 36 | 28,103 | 3,944 | 2,482,033 |
| Université Notre Dame de Nelson | 156 | 106,691 | 5 | 2,403 | — | — | — | — | 161 | 109,094 |
| Université Simon Fraser | 1,179 | 667,243 | 71 | 40,569 | 24 | 13,975 | 3 | 2,790 | 1,277 | 724,577 |
| Université de Victoria | 917 | 599,488 | 10 | 6,331 | 16 | 12,000 | 2 | 1,250 | 945 | 619,069 |
| Alberta | | | | | | | | | | |
| Université de l'Alberta | 7,294 | 5,755,915 | 16 | 11,475 | 128 | 98,325 | 48 | 35,710 | 7,486 | 5,901,425 |
| Université de Calgary | 3,461 | 2,704,528 | 2 | 1,270 | 45 | 37,160 | 4 | 3,000 | 3,512 | 2,745,958 |
| Université de Lethbridge | 655 | 498,169 | 1 | 360 | — | — | — | — | 656 | 498,529 |
| Saskatchewan | | | | | | | | | | |
| Université de la Saskatchewan | 6,935 | 4,796,975 | 20 | 15,240 | 96 | 64,025 | 7 | 4,430 | 7,058 | 4,880,670 |
| Manitoba | | | | | | | | | | |
| Université Brandon | 381 | 285,928 | — | — | 1 | 300 | — | — | 382 | 286,228 |
| Université du Manitoba | 2,727 | 1,956,046 | 29 | 19,400 | 171 | 122,049 | 15 | 11,670 | 2,942 | 2,109,165 |
| Université de Winnipeg | 666 | 470,566 | 1 | 600 | 6 | 3,686 | — | — | 673 | 474,852 |
| Ontario | | | | | | | | | | |
| Cours d'admission au barreau | 1 | 1,000 | 1 | 600 | 199 | 95,030 | — | — | 201 | 96,630 |
| Université Brock | 1,100 | 584,315 | 33 | 18,070 | 23 | 13,000 | 1 | 600 | 1,157 | 615,985 |
| Université Carleton | 2,528 | 1,392,235 | 11 | 6,580 | 143 | 82,925 | 14 | 7,850 | 2,696 | 1,489,590 |
| Université de Guelph | 4,424 | 2,311,309 | 122 | 64,540 | 113 | 55,540 | 16 | 7,915 | 4,675 | 2,439,304 |
| Université Lakehead | 1,216 | 634,740 | 274 | 141,685 | 89 | 48,345 | — | — | 1,579 | 824,770 |
| Université Laurentienne de Sudbury .. | 1,225 | 644,790 | 5 | 2,800 | 18 | 9,960 | — | — | 1,248 | 657,550 |
| Université McMaster | 2,678 | 1,413,925 | 20 | 11,000 | 83 | 48,815 | 52 | 31,690 | 2,833 | 1,505,450 |
| Collège d'art de l'ontario | 10 | 7,620 | 468 | 260,150 | 1 | 600 | — | — | 479 | 268,370 |
| Université d'Ottawa | 1,767 | 982,039 | 128 | 73,210 | 209 | 118,120 | 46 | 23,640 | 2,150 | 1,197,009 |
| Université Queen de Kingston | 2,539 | 1,369,131 | 102 | 52,280 | 144 | 83,305 | 91 | 46,380 | 2,876 | 1,551,096 |
| Université de Toronto | 6,170 | 3,307,581 | 196 | 102,790 | 490 | 284,826 | 75 | 44,460 | 6,931 | 3,739,657 |
| Université Trent | 903 | 489,980 | 1 | 1,000 | 4 | 2,400 | — | — | 908 | 493,380 |
| Université de Waterloo | 4,525 | 2,008,456 | 142 | 60,225 | 183 | 89,685 | 44 | 23,240 | 4,894 | 2,181,606 |
| Université Luthérienne de Waterloo ... | 1,211 | 642,025 | 10 | 5,110 | 96 | 56,040 | — | — | 1,317 | 703,175 |
| Université Western Ontario | 4,486 | 2,393,795 | 326 | 177,235 | 566 | 321,085 | 31 | 20,780 | 5,409 | 2,914,895 |
| Université de Windsor | 2,393 | 1,261,670 | 25 | 13,390 | 202 | 106,515 | 8 | 5,150 | 2,628 | 1,386,725 |
| Université York | 3,633 | 1,939,208 | 8 | 4,290 | 151 | 88,515 | 8 | 4,130 | 3,800 | 2,036,143 |

TABLEAU C

* Dans le cas des banques à charte là où la succursale est située,

TABEAU A

Certificats d'admissibilité délivrés et utilisés, et nombre d'étudiants ayant reçu des certificats dans chaque province participante Pour l'année terminée le 30 juin 1972

| Province émettrice | Allocation aux provinces | Certificats délivrés | | Nombre d'étudiants ayant reçu des certificats | | Certificats utilisés |
|---------------------------|--------------------------|----------------------|----------|---|------------|----------------------|
| | | Valeur | Nombre | Valeur | Nombre | |
| | | \$ | \$ | \$ | \$ | |
| Colombie-Britannique ... | 11,545,000 | 6,574,391 | 9,717 | 9,056 | 6,066,668 | 8,869 |
| Alberta | 9,075,000 | 14,274,690 | 17,983 | 17,232 | 13,761,645 | 17,286 |
| Saskatchewan | 14,274,690 | 7,674,180 | 10,590 | 9,249 | 7,294,959 | 10,012 |
| Manitoba | 5,666,000 | 4,347,155 | 5,714 | 5,506 | 4,148,922 | 5,430 |
| Ontario | 43,097,000 | 35,328,430 | 67,191 | 61,214 | 33,450,845 | 63,549 |
| Nouveau-Brunswick | 3,873,000 | 6,960,637 | 8,858 | 7,980 | 6,697,142 | 8,504 |
| Nouvelle-Écosse | 4,550,000 | 9,176,096 | 10,305 | 9,858 | 8,830,343 | 9,897 |
| Ile du Prince-Édouard ... | 9,176,096 | 1,744,677 | 2,120 | 1,944 | 1,645,222 | 2,000 |
| Terre-Neuve | 1,744,677 | 5,713,032 | 8,248 | 6,489 | 5,520,596 | 7,903 |
| Yukon | 3,359,000 | 163,000 | 20 | 20 | 14,350 | 16 |
| Total | 18,732,312* | 91,839,573 | 140,783# | 128,585# | 87,456,907 | 133,501# |
| | 106,076,312 | | | | | |

* Allocation supplémentaire, en vertu de l'article 11 de la Loi.

#Les chiffres des 'certificats délivrés', des 'certificats utilisés' et du 'nombre d'étudiants recevant des certificats' varient parce que certains étudiants ont reçu plus d'un certificat et (ou) n'ont pas utilisé tous leurs certificats ou l'un d'eux.

TABEAU B

Valeur des Prêts en Cours au 30 juin 1972

| Institution de prêt | | Prêts en cours dans la | |
|--|---|------------------------|----|
| Classe A (le gouvern- ement payant l'intérêt) | Classe B (l'emprunteur payant l'intérêt) | Total | |
| \$ | \$ | \$ | \$ |
| 208,142,507 | 122,475,877 | 330,618,384 | |
| 2,737,292 | 1,865,944 | 4,603,236 | |
| 210,879,799 | 124,341,821 | 335,221,620 | |
| Total | | | |

LISTE DES TABLEAUX

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RÉSULTATS DES OPÉRATIONS

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|---|----|
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| B — Valeur des prêts en cours au 30 juin 1972 | 12 |
| C — Nombre et montant des prêts effectués par les prêteurs | 13 |

RENSEIGNEMENTS STATISTIQUE SUR LES ÉTUDIANTS EMPRUNTEURS

| | |
|--|----|
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d'institutions de formation professionnelle et technique et d'écoles de soins infirmiers et 22,821 (17.1 p. 100) aux étudiants de collèges d'arts appliqués et d'instituts de technologie ou de collège junior.

Environ 96 p. 100 des étudiants emprunteurs suivaient des cours menant au baccalauréat, ou l'équivalent, tandis que les autres préparaient des diplômes supérieurs. Près de 92 p. 100 de ceux qui suivaient des cours menant au baccalauréat, ou l'équivalent, fréquentaient des établissements situés dans leur propre province. Parmi ceux qui étudiaient en vue de l'obtention d'un diplôme au niveau de la maîtrise, 77 p. 100 suivaient des cours dans leur province, ainsi que 64 p. 100 de ceux qui voulaient obtenir un doctorat.

Les tableaux A, B et C en appendice au présent rapport, donnent le détail des résultats pour l'année 1971-72.

Versement statutaires

Les déboursés/et recouvrements suivants par année et par catégorie ont été faits depuis l'entrée en vigueur du programme:

| Année | Paiement d'intérêt | Réclamations pour perte | Réclamations pour cause de décès | Frais de recouvrement | Recouvrement | Total |
|-------|--------------------|-------------------------|----------------------------------|-----------------------|----------------|------------|
| 64-65 | 154,345 | — | 500 | — | — | 154,845 |
| 65-66 | 1,551,733 | 6,751 | 20,690 | — | — | 1,579,174 |
| 66-67 | 2,438,354 | 109,256 | 55,607 | 484 | — | 2,603,701 |
| 67-68 | 4,936,456 | 210,437 | 93,485 | 983 | 9,675 (Cr) | 5,231,686 |
| 68-69 | 5,993,076 | 395,709 | 122,134 | 14,585 | 64,695 (Cr) | 6,460,809 |
| 69-70 | 10,621,705 | 1,495,650* | 163,973 | 21,306 | 109,618 (Cr) | 12,193,016 |
| 70-71 | 16,565,480 | 4,983,074* | 208,996 | 116,183 | 557,692 (Cr) | 21,316,041 |
| 71-72 | 16,363,808 | 7,604,149* | 199,046 | 185,274 | 1,030,066 (Cr) | 23,322,211 |
| Total | 58,624,957 | 14,805,026 | 864,431 | 338,815 | 1,771,746 (Cr) | 72,861,483 |

*L'augmentation sensible des réclamations en 1969-1970, 1970-1971 et en 1971-1972 a été occasionnée dans une large mesure par la présentation de réclamations à l'égard de prêts pour lesquels le défaut de paiement remonte à plusieurs années auparavant mais que les prêteurs avaient décidé de continuer à suivre. Avec la désignation, en 1970, d'une agence de perception chargée de s'occuper des comptes en souffrance, il était nécessaire pour les prêteurs de présenter des réclamations pour tous ces comptes antérieurs afin que le gouvernement les transmette à l'agence de perception.

La Loi laisse à toute province qui ne participe pas au Régime canadien de prêts aux étudiants le choix d'un autre mode de paiement si son gouvernement informe le ministre de son intention de s'en tenir uniquement à son propre programme d'aide aux étudiants. Le gouvernement canadien accorde un tel paiement en tenant compte de deux facteurs: les paiements effectués par le ministre aux prêteurs dans l'année de prêt, pour les intérêts et autres frais, et la taille du groupe d'âge des 18 à 24 ans de cette province par rapport à celle du même groupe d'âge dans les provinces participantes. Le Québec a utilisé cette dernière disposition au cours de l'année de prêt à l'étude et a subéquemment reçu un paiement d'environ 9.4 millions de dollars.

Renversements statistiques

Les tableaux 1 à 4 en appendice au présent rapport donnent des renseignements statistiques sur les institutions d'enseignement fréquentées par les étudiants emprunteurs au cours de l'année de prêt, les diplômés recherchés par eux ainsi que des renseignements sur l'âge, le sexe et l'état civil des emprunteurs.

Un total de 98,956 certificats, soit 74.1 p. 100 des certificats, ont été délivrés aux étudiants qui fréquentaient des universités au Canada; 2,383 (1.8 p. 100) aux étudiants qui fréquentaient des universités à l'étranger, surtout aux États-Unis; 2,557 (1.9 p. 100) aux étudiants d'écoles normales non universitaires; 6,785 (5.1 p. 100) aux étudiants

étudiants. Pendant l'année à l'étude, elles ont accepté quelque 133,500 certificats d'admissibilité et ont consenti des prêts au montant global d'environ 85 millions de dollars. Les opérations de prêt en vertu de la Loi actuelle ne se sont pas limitées aux prêteurs des villes. Les succursales des banques et les caisses populaires des régions rurales y ont aussi participé.

Revue des opérations de l'année de prêt

Au cours de la huitième année de prêt, les provinces participantes ont délivré 140,783 certificats d'admissibilité à 128,585 étudiants. Ces certificats autorisaient des prêts au total de \$91,839,573. Les étudiants ont utilisé 133,501 de ces certificats pour obtenir des banques et autres prêteurs des prêts formant un total de \$85,413,332. Un petit nombre d'entre eux ne se sont pas servi de leurs certificats ou ont emprunté moins que la somme autorisée. Les provinces, dans certain cas, ont émis plus d'un certificat pour répondre aux besoins d'un même étudiant pendant l'année.

Depuis la mise en vigueur du Régime en 1964 jusqu'au 30 juin 1972, les prêteurs ont négocié 769,638 certificats d'admissibilité représentant un total de \$465,675,138. De ce montant, \$335,221,620 était prêtés au 30 juin 1972 soit \$210,879,799 en prêts dus par des étudiants qui étaient encore inscrits et qui, par conséquent ne sont pas tenus de commencer à rembourser, et \$124,341,821 au titre des prêts en cours de remboursement. Depuis la création du Régime, quelque 270,000 étudiants sont devenus responsables du remboursement de leur emprunt. Au 30 juin 1972, quelque 12,000 d'entre eux (soit 4.5 p. 100 du total) avaient manqué à leurs obligations de remboursement. La perception de ces comptes est assurée par le truchement d'une agence de perception privée dont les activités sont régies par une directive qui prévoit que, lorsqu'un emprunteur divulgue entièrement sa situation, tout est mis en oeuvre pour trouver un échelonnement des remboursements qui convienne parfaitement à cette situation. Jusqu'au 30 juin 1972, l'agence s'est occupée d'environ 8,000 comptes, dont 2,000 sont complètement remboursés ou en train de l'être. Des 12,000 prêts en défaut initiaux, la moitié environ des 4,000 cas restant avaient été payés en entier avant l'emploi des services d'une agence de perception en 1970 et les autres étaient suivis par l'Administration des prêts garantis à titre de comptes inférieurs à \$200 ou à cause de circonstances exceptionnelles.

Le tableau suivant résume les opérations effectuées en vertu de programme depuis son introduction:

| <i>Année de prêt</i> | <i>Valeur des prêts consentis</i> | <i>Nombre d'étudiants bénéficiaires</i> |
|----------------------|-----------------------------------|---|
| 1964-65 | \$26.4 millions | 42,113 |
| 1965-66 | \$33.9 millions | 51,272 |
| 1966-67 | \$39.9 millions | 63,243 |
| 1967-68 | \$56.5 millions | 90,371 |
| 1968-69 | \$62.6 millions | 107,312 |
| 1969-70 | \$77.7 millions | 121,611 |
| 1970-71 | \$83.2 millions | 235,899 |
| 1971-72 | \$85.4 millions | 128,585 |

Voici la quote-part des provinces pour l'année à l'étude, y compris les sommes allouées sur le supplément total de 18.7 millions de dollars:

| <i>Supplémentaire</i> | <i>De base</i> | |
|-----------------------|----------------|---------------------------|
| \$ | \$ | \$ |
| <i>Total</i> | | |
| 11,545,000 | 11,545,000 | Colombie-Britannique |
| 9,075,000 | 9,075,000 | Alberta |
| 5,199,690 | 5,340,000 | Saskatchewan |
| 2,334,180 | 5,666,000 | Manitoba |
| 7,674,180 | 43,097,000 | Ontario |
| 5,666,000 | 38,006,000* | Québec |
| 43,097,000 | 3,873,000 | Nouveau-Brunswick |
| 6,960,637 | 4,550,000 | Nouvelle-Ecosse |
| 9,176,096 | 614,000 | Ile du Prince-Edouard |
| 1,744,677 | 3,359,000 | Terre-Neuve |
| 5,713,032 | 62,000 | Yukon |
| 62,000 | 163,000 | Territoires du Nord-Ouest |
| 163,000 | 125,350,000 | Total |
| 144,082,312 | 18,732,312 | |

*Le Québec n'a pas participé au Régime fédéral de prêts aux étudiants. L'ensemble des montants alloués aux provinces participantes, sur le montant de base, atteint ainsi 87.3 millions de dollars.

Elaboration de critères administratifs

La collaboration apportée par les gouvernements des provinces participantes a grandement profité au Régime canadien de prêts aux étudiants. Ces gouvernements sont chargés d'une bonne partie des tâches administratives importantes, y compris l'établissement de l'admissibilité des étudiants, leurs besoins financiers, leur statut de résident de la province aux fins de l'émission de certificats d'admissibilité pour les étudiants acceptés ainsi que la désignation des établissements scolaires. Durant la première année de prêt, les fonctionnaires fédéraux et provinciaux chargés de l'administration du Régime ont fixé une procédure de consultation en vue de mettre au point un ensemble de critères administratifs communs destinés à rendre raisonnablement uniforme les usages administratifs. Ces critères ont été utilisés par toute les provinces comme base de l'administration; ils ont été publiés d'année en année en tenant compte de l'expérience acquise.

Le Québec possède son propre programme d'aide aux étudiants et ne participe pas au Régime canadien de prêts aux étudiants. Cependant, des représentants de toutes les provinces, y compris le Québec, ont pris part aux consultations mentionnées plus haut, assurant ainsi le maximum de co-ordination pour la mise au point et l'application des facilités d'emprunt mises à la disposition des étudiants dans tout le Canada.

Le rôle des prêteurs

Les banques à charte et autres prêteurs désignés aux fins du Régime continuent à collaborer au financement et à l'administration du Régime canadien de prêts aux

principal n'étant nécessaire au cours de cette période. Avant le premier jour du septième mois après avoir cessé d'être étudiant à plein temps, l'emprunteur doit consolider tous ses prêts. À l'expiration de ce délai, les prêts sont remboursables par mensualités égales, y compris l'intérêt. (5 3/4 p. 100 par an sur les prêts consentis avant le 16 août 1968; sur les prêts consentis le 16 août 1968 ou après, un taux d'intérêt convenu entre la banque et l'emprunteur à la date de la consolidation, mais ne devant pas dépasser un taux maximal calculé conformément au Règlement). Le taux maximum de la période à l'étude était de 7 1/8 p. 100. Les remboursements peuvent s'échelonner sur une période de dix ans à compter du jour où l'emprunteur a quitté l'institution d'enseignement, suivant le montant de sa dette et ses possibilités de remboursement. Les emprunteurs ne sont pas tenus de présenter des garants afin d'obtenir un prêt.

Obligations du gouvernement fédéral

La Loi canadienne sur les prêts aux étudiants prévoit les paiements suivants au prêteur de la part du gouvernement, à l'égard d'un prêt consenti en vertu de la Loi et du Règlement:

- un intérêt au taux prescrit par le Règlement (6 1/4 p. 100 l'an au titre de l'année qui fait l'objet de notre examen) alors que les prêts sont exempts d'intérêt pour les emprunteurs;
- le montant total de toute perte subie sur ce prêt;
- en cas de décès de l'emprunteur, le montant total du principal plus les intérêts courus au moment du décès;
- un droit de recouvrement au cas où le prêteur aurait recouvré au nom du gouvernement un prêt à l'égard duquel une réclamation pour perte aurait été acquittée.

Rôle des gouvernements provinciaux

Une province participante peut autoriser pendant toute année de prêt, des prêts dont le montant global ne dépasse pas le maximum de sa quote-part de l'ensemble des montants affectés aux prêts par la Loi. Les montants alloués aux fins de prêt sont répartis entre les provinces dans une proportion identique à celle qui existe entre le groupe d'âge de 18 à 24 ans d'une province et le même groupe d'âge dans l'ensemble du Canada. Pour l'année à l'étude, le montant alloué était \$125,350,000. De plus, la Loi prévoit un supplément égal à 30 p. 100 des montants de base alloués aux fins de ces prêts. Ce supplément à prêter, peut être distribué au gré du ministre des Finances, indépendamment de la quote-part de base de celle-ci. Pendant l'année à l'étude, 18.7 millions de dollars de ce supplément ont été alloués à ce titre. Ce montant discrétionnaire affecté aux prêts a été inclus dans la législation pour reconnaître qu'il existe en pratique des différences entre les niveaux relatifs des demandes de prêts d'une province à l'autre, en raison des différences régionales de revenu, de population étudiante, et d'autres facteurs similaires.

HUITIÈME RAPPORT ANNUEL

Année de prêt

1^{er} juillet 1971 - 30 juin 1972

La Loi canadienne sur les prêts aux étudiants est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin une aide financière leur permettant de poursuivre à plein temps des études post-secondaires. Le présent rapport a trait à la huitième année d'activité.

En vertu de ce Régime, le gouvernement garantit les prêts consentis par les banques à charte et autres prêteurs désignés à cette fin, aux étudiants qui possèdent un certificat d'admissibilité délivré par l'une des provinces participant au Régime. Les intérêts sur ces prêts sont payés par le gouvernement tant que l'étudiant poursuit ses études à plein temps et pendant les six mois suivant la fin de ses études.

Admissibilité des étudiants

Les étudiants peuvent recevoir un certificat d'admissibilité

- s'ils sont citoyens canadiens;
- ou s'ils sont des immigrants reçus selon le sens de la Loi sur l'immigration et qu'ils ont résidé au Canada pendant au moins une année;
- s'ils établissent leur résidence dans une province qui délivre des certificats d'admissibilité;

- s'ils sont admissibles à être inscrits ou sont inscrits à une institution d'enseignement désignée à titre d'étudiants à plein temps pour y suivre un cours d'études d'un niveau post-secondaire d'une durée d'au moins un semestre;

- s'ils ont établi à la satisfaction de l'autorité provinciale compétente habilitée à délivrer des certificats d'admissibilité qu'ils ont besoin d'un prêt afin de pouvoir poursuivre leurs études.

Il n'y a pas de limite d'âge pour emprunter en vertu du Régime.

Condition du prêt

Le montant maximal des prêts qui pouvaient être consentis à un étudiant au cours de l'année de prêt était de \$1,000 par année scolaire ou \$500 par semestre et de \$5,000 au total. (Ces limites ont été établies, le 1^{er} juillet 1972, à \$1,400, \$700 et \$9,800 respectivement.) Les prêts sont exempts d'intérêt tant que l'emprunteur est étudiant à plein temps, et pendant les six mois suivant la fin de ses études, aucun remboursement du

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS

L'honorable John N. Turner, C.P., député,

Chambre des communes,

Ottawa, Ontario.

Monsieur le ministre,

J'ai l'honneur de vous présenter le rapport annuel du Régime canadien de prêts aux étudiants pour l'année de prêt qui s'est terminée le 30 juin 1972.

Veillez agréer, monsieur le Ministre, l'assurance de ma très haute considération.

Le sous-ministre des Finances
S.S. REISMAN

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No de cat.: F1-18/1971

RÉGIME CANADIEN DE PRÊTS AUX ÉTUDIANTS

Rapport annuel
1971-72



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CANADA STUDENT LOANS PROGRAM





Department of Finance
Canada

Ministère des Finances
Canada

CANADA STUDENT LOANS PROGRAM

Annual Report

1975-76

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CANADA STUDENT LOANS PROGRAM

The Honourable Donald S. Macdonald, P.C., M.P.,
Minister of Finance,
House of Commons,
Ottawa, Ontario.

Dear Mr. Macdonald:

I have the honour to submit to you the Annual Report of the Canada Student Loans Program for the Loan year ended June 30, 1976.

Yours very truly,

T.K. Shoyama,
Deputy Minister of Finance

TWELFTH ANNUAL REPORT

for the Loan Year

July 1, 1975 to June 30, 1976

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. This Report covers the twelfth year of operations.

Under the Program, the Government guarantees loans made by chartered banks and other designated lenders to students on the basis of Certificates of Eligibility issued by provinces participating in the Program. The Government carries the cost of interest payment on these loans while the students continue full-time studies and for six months afterwards.

Eligibility of Students

Students may receive Certificates of Eligibility if they

- are Canadian citizens;
or, are landed immigrants within the meaning of the Immigration Act and have been resident in Canada for a period of not less than one year;
- establish residence in a province which issues Certificates of Eligibility;
- are qualified for enrolment or are enrolled at a specified educational institution as a full-time student in a course of studies at a post-secondary school level for an academic year of not less than twenty-six weeks, or a semester of not less than thirteen weeks duration within a course of studies that forms part of a longer program;
- have established to the satisfaction of the appropriate provincial authority empowered to issue Certificates of Eligibility that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the Program.

Loan Terms

The maximum loan amount permitted to be authorized to a student during the loan year under review was \$1,800 per academic year or \$900 per semester and \$9,800 in total. The loans are interest free to borrowers while they are full-time students, and for six months thereafter, and no repayments of principal need be made during that time. Prior to the last day of the sixth month after ceasing to be a full-time student, a borrower must consolidate all his loans. After the expiry of this period the loans are repayable by the borrowers in equal instalments including interest (5 3/4 per cent per annum on loans

made before August 16, 1968 and an interest rate on loans made on or after August 16, 1968 as agreed upon between the bank and the borrower on the date of consolidation, but not to exceed a maximum rate in effect on that date calculated in accordance with the Regulations). The maximum rate for consolidations made in the year under review was 8.25 per cent. The repayment period may extend up to ten years from the time a borrower leaves the educational institution, depending on the loan amount and his probable ability to repay. Borrowers are not required to put up security in order to obtain a loan.

The Role of Provincial Governments

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Act. This loan provision is allocated among the provinces in the same relationship which the 18-24 age group in a province bears to the age group population for Canada as a whole. For the year under review, the basic loan provision was \$175,000,000. The Province of Quebec did not participate in the Program. The aggregate of allocation to participating provinces was \$125,033,125. In addition, the Act provided for a supplementary loan provision equal to 30 per cent of the basic loan provision which amounted to \$52,500,000 in the year under review. This supplementary loan provision is not tied to provincial population data and may be allocated on a discretionary basis by the Minister of Finance, upon application by a province, to supplement that province's basic allocation. For the year under review \$35,430,281 of the supplementary provision was allocated. This discretionary loan provision was included in the legislation in recognition of the fact that, in practice, there are differences in the relative levels of loan demand from province to province due to differences in income patterns, student enrolment and participation rates. Table A shows the allocation to and particulars of Certificates issued by participating provinces in the loan year 1975-1976.

Development of Administrative Criteria

The Canada Student Loans Program has benefitted greatly from the cooperation afforded by the governments of the participating provinces. Provincial Governments are responsible for much of the important administrative work involved including the determination of the eligibility of individual students, their individual need for a loan, provincial residence status in connection with the issue of Certificates of Eligibility to qualifying students, and the designation of the educational institutions. During the first loan year, federal and provincial officials responsible for the administration of the Program established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree of uniformity in the administrative practices followed by provinces. These criteria have been used by all provinces as the basis for administration and have been reviewed from year to year in the light of experience gained.

Although the Province of Quebec has its own assistance program and does not participate in the Canada Student Loans Program representatives of all provinces, including Quebec, participated in the consultative procedures mentioned above, thereby assuring maximum co-ordination in the development and application of student loan facilities throughout Canada.

The Role of Lenders

The chartered banks and other lenders designated for the purposes of the Program continue to extend their cooperation in the provision of the financing and administration of the Canada Student Loans Program. During the year under review they negotiated some 180,000 Certificates of Eligibility and made loans amounting to approximately \$146 million. Lending operations under this legislation have not been confined to lenders located in cities. Bank branches and credit unions in rural areas have participated as well. Table B shows the position with respect to loans outstanding with lenders at the end of the 1975-1976 loan year.

Obligations of the Federal Government

The Canada Student Loans Act provides for the following payments to be made by the Federal Government in respect of the program:

- interest to lenders at the rate prescribed by Regulations (7.875 per cent per annum for the year under review) while the loans are interest free to borrowers;
- the full amount of any loss sustained by a lender on a Canada Student Loan;
- the full amount of principal plus interest owing to the lender in the event of the death of the borrower;
- a collection fee to a lender or other agency which has collected on behalf of the Government a loan on which a loss claim had been paid;
- an alternative payment to any province the government of which advises the Minister that it will operate its own program of assistance and not participate in the Canada Student Loans Program. The alternative payment due such a province is calculated by applying the proportion that the 18-24 years population of the province concerned bears to the same population age group in participating provinces to the cost of the Program in the loan year to the Federal Government. The Province of Quebec has opted for an alternative payment in each loan year since inception of the Program. The amounts of these payments for each loan year since inception are included in Table D.

Review of Operations during the Loan Year

During the twelfth loan year, a total of 153,419 students received 190,893 Certificates of Eligibility issued by participating provinces. The total value of loans authorized by these Certificates was \$157,447,745. Students negotiated 179,735 Certificates and obtained loans from banks and other lenders of \$145,609,887. A small proportion of the students did not use their Certificates, or drew less than the authorized amount. The provinces, in some instances, issued more than one Certificate to cover a student's needs during the year.

Since inception of the Program in 1964 to June 30, 1976, lenders have negotiated 1,369,884 Certificates of Eligibility for a total of \$935.5 million. As at June 30, 1976, \$540,513,062 was outstanding at lending institutions, comprising \$308,621,636 in respect of loans owed by students who were still enrolled and therefore, not required to commence repayment and \$231,891,426 in respect of loans under repayment.

Since inception of the Program some 605,000 students have become liable for repayment of their loans. As of June 30, 1976, some 7.4 per cent of these borrowers had defaulted on their loans. Collection of these accounts is handled through a commercial collection agency which operates under a directive designed to ensure that, where a borrower fully discloses his situation, every effort is made to arrange a schedule of repayment tailored to that situation. In more than 60 per cent of the cases, the agency has arranged repayment in full or monthly repayment programs or has obtained the cooperation of the borrower in providing proof of temporary inability to make payments. This represents an increase of over 17 per cent in the percentage of defaulters in contact with the government's agents as compared to the position at the end of the preceding loan year and accounts for the very significant increase in collections made this year to \$6.1 million — almost double that in the previous year.

Statistical Information

Table D appended to this Report summarizes operational data for each year since inception and Tables 1 to 4 contain information on educational institutions attended by student borrowers during the loan year, degrees sought by these students and information as to age, sex and marital status.

A total of 127,209 certificates, amounting to 70.8 per cent of all certificates were issued to students attending universities in Canada, 2,175 certificates or 1.2 per cent were issued to students attending universities outside Canada, mainly in the United States. There were 1,390 certificates or 0.8 per cent issued to students at non-university teacher training institutions, 5,848 certificates or 3.3 per cent issued to students at vocational and technical training institutions and schools of nursing and 43,113 certificates or 24.0 per cent to students in colleges of applied arts and technology or junior colleges.

Approximately 94 per cent of the student borrowers were in undergraduate or equivalent courses, with the remainder seeking graduate degrees. Approximately 92.9 per cent of those pursuing an undergraduate degree, or its equivalent, attended an institution located in their home province. Of those pursuing a degree at the Master's level, 81.5 per cent studied in their home province as did 87.7 per cent of the Ph. D students.

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TABLE A

**Provincial Allocations, Supplementary Allocations,
Certificates of Eligibility Issued, Number of Students Issued Certificates
and Certificates Negotiated in each Participating Province
For the Year Ended June 30, 1976**

| Issuing Province | Provincial Allocation | Supplementary Allocation | Total Allocation | Certificates Issued | | No. of Students Issued Certificates | Certificates Negotiated | |
|---------------------------|--------------------------|-----------------------------|---------------------|---------------------|----------|--|-------------------------|----------|
| | | | | Face Value | Number | | Face Value | Number |
| | \$ | \$ | \$ | \$ | | | \$ | |
| British Columbia | 18,081,000 | — | 18,081,000 | 16,915,597 | 20,384 | 17,655 | 15,674,910 | 18,694 |
| Alberta | 13,501,425 | 6,722,646 | 20,224,071 | 20,224,071 | 16,838 | 14,274 | 18,108,486 | 14,980 |
| Saskatchewan | 7,218,575 | — | 7,218,575 | 5,636,455 | 6,549 | 5,583 | 5,377,945 | 6,198 |
| Manitoba | 7,711,900 | — | 7,711,900 | 7,604,515 | 10,175 | 9,181 | 6,303,530 | 8,065 |
| Ontario | 60,470,550 | 15,980,200 | 76,450,750 | 76,450,750 | 104,940 | 82,845 | 74,441,375 | 102,381 |
| New Brunswick | 5,664,225 | 4,410,095 | 10,074,320 | 10,074,320 | 8,808 | 7,439 | 8,915,830 | 7,828 |
| Nova Scotia | 6,452,075 | 7,254,365 | 13,706,440 | 13,706,440 | 12,219 | 9,975 | 13,080,690 | 11,588 |
| Prince Edward Island ... | 948,325 | 1,062,975 | 2,011,300 | 2,011,300 | 1,709 | 1,531 | 1,964,125 | 1,664 |
| Newfoundland | 4,618,600 | — | 4,618,600 | 4,580,079 | 9,104 | 4,783 | 4,336,991 | 8,181 |
| Yukon | 125,825 | — | 125,825 | 113,150 | 82 | 77 | 106,250 | 77 |
| Northwest Territories ... | 240,625 | — | 240,625 | 131,068 | 85 | 76 | 121,668 | 79 |
| Total | 125,033,125 | 35,430,281 | 160,463,406 | 157,447,745 | 190,893* | 153,419* | 148,431,800 | 179,735* |

* 'Certificates issued', 'number of students issued certificates' and 'certificates negotiated' vary because some students were issued more than one certificate and/or did not negotiate some or all of their certificates.

TABLE B

**Value of Loans Outstanding at Lending Institutions
as at June 30, 1976**

| Lending Institution | Loans Outstanding in | | Total |
|-----------------------|---|--|-------------|
| | Class A (Government paying interest) | Class B (Borrowers paying interest) | |
| | \$ | \$ | \$ |
| Chartered Banks | 304,505,198 | 228,814,006 | 533,319,204 |
| Credit Unions | 4,116,438 | 3,077,420 | 7,193,858 |
| Total | 308,621,636 | 231,891,426 | 540,513,062 |

TABLE C
Number and Amount of Loans Made by Lenders
For the Year Ended June 30, 1976

| Location of Regional Settlement Points* (area clearing through points) | Chartered Banks | | | | | | | | Total all Lenders |
|---|----------------------|----------------------|----------------------|-----------------------|------------------------------------|--------------------|------------------------|--------------------|------------------------|
| | Bank of Montreal | Bank of Nova Scotia | Royal Bank of Canada | Toronto Dominion Bank | Canadian Imperial Bank of Commerce | Other Banks | Total all Banks | Credit Unions etc. | |
| Vancouver, B.C. (British Columbia) | 6,727 5,517,512 | 2,419 1,986,215 | 4,140 3,442,450 | 894 741,060 | 3,348 2,807,812 | 386 308,757 | 17,914 14,803,806 | 518 431,967 | 18,432 15,235,773 |
| Calgary, Alta. (Alberta) | 3,272 3,701,733 | 1,046 1,150,927 | 4,623 5,152,153 | 1,670 1,902,896 | 4,902 5,664,758 | 1,095 756,837 | 16,608 18,329,304 | 11 8,505 | 16,619 18,337,809 |
| Regina, Sask. (Saskatchewan) | 584 498,841 | 429 367,710 | 1,736 1,489,671 | 547 467,233 | 1,101 912,651 | 1 800 | 4,308 3,736,906 | 1,441 1,202,407 | 5,839 4,939,313 |
| Winnipeg, Man. (Manitoba) | 1,577 1,151,207 | 606 448,090 | 1,544 1,110,979 | 940 671,112 | 4,492 3,240,417 | 4 4,840 | 9,163 6,626,645 | 683 465,466 | 9,846 7,092,111 |
| Toronto, Ont. (Ontario less Ottawa area) | 18,006 13,088,815 | 8,226 6,185,402 | 18,095 13,456,376 | 16,719 12,315,664 | 28,948 20,484,436 | 206 156,400 | 90,200 65,687,093 | 679 478,990 | 90,879 66,166,083 |
| Ottawa, Ont. (Ottawa area) | 1,572 1,174,417 | 3,087 2,331,653 | 851 667,934 | 511 385,865 | 2,046 1,591,731 | 269 208,695 | 8,336 6,360,295 | — — | 8,336 6,360,295 |
| Montreal, Que. (Que. less Quebec City, parts of Newfoundland) | 1,104 809,381 | 104 99,539 | 218 219,114 | 201 158,312 | 155 145,392 | 238 179,885 | 2,020 1,611,623 | — — | 2,020 1,611,623 |
| Quebec City, Que. (Quebec City Area) | 51 54,492 | — — | 22 21,750 | 2 1,700 | 4 2,235 | 1 850 | 80 81,027 | — — | 80 81,027 |
| St. John, N.B. (New Brunswick) | 2,386 2,598,775 | 978 1,064,530 | 1,184 1,279,490 | 53 55,310 | 437 481,003 | 1,931 2,155,375 | 6,969 7,634,483 | — — | 6,969 7,634,483 |
| Halifax, N.S. (Prince Edward Island, parts of Newfoundland, Nova Scotia) | 2,543 2,772,516 | 2,938 2,739,080 | 5,252 5,549,986 | 50 54,195 | 9,864 6,966,928 | 1 1,630 | 20,648 18,084,335 | 67 67,035 | 20,715 18,151,370 |
| Total | 37,822 31,367,689 | 19,833 16,373,146 | 37,665 32,389,903 | 21,587 16,753,347 | 55,297 42,297,363 | 4,132 3,774,069 | 176,336 142,955,517 | 3,399 2,654,370 | 179,735 145,609,887 |

*Regional settlement points through which lenders in the areas indicated clear transactions.

TABLE D
Summary of Operations by Year — 1964-65 to 1975-76

| Loan Data | | | Costs | | | | | | | | |
|-----------|---------------------------|--------------------------|-----------------------------------|-------------|--------------|------------|---------------------|-------------|--------------|----------------------------------|--|
| | | | Statutory Payments and Recoveries | | | | | | | Other | |
| Loan Year | Value of Loans (Millions) | No. of Students Assisted | Interest Payments | Loss Claims | Death Claims | Collection | Recoveries (Credit) | Totals | Service Fees | Alternative Payments (Thousands) | |
| | \$ | | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | |
| 1964-65 | 26.4 | 42,113 | 154,345 | — | 500 | — | — | 154,845 | — | — | |
| 1965-66 | 33.9 | 51,272 | 1,551,733 | 6,751 | 20,690 | — | — | 1,579,174 | 93,318 | 74 | |
| 1966-67 | 39.9 | 63,243 | 2,438,354 | 109,256 | 55,607 | — | 484 | 2,602,733 | 151,102 | 757 | |
| 1967-68 | 56.5 | 90,371 | 4,936,456 | 210,437 | 93,485 | 983 | 9,675 | 5,231,686 | 223,525 | 1,231 | |
| 1968-69 | 62.6 | 107,312 | 5,993,076 | 395,709 | 122,134 | 14,585 | 64,695 | 6,460,809 | 307,258 | 2,403 | |
| 1969-70 | 77.7 | 121,611 | 10,621,705 | 1,495,650 | 163,973 | 21,306 | 109,618 | 12,193,016 | 367,686 | 2,916 | |
| 1970-71 | 83.2 | 135,899 | 16,565,480 | 4,983,074 | 208,996 | 116,183 | 557,692 | 21,316,041 | 426,121 | 5,350 | |
| 1971-72 | 85.4 | 128,585 | 16,363,808 | 7,604,149 | 199,046 | 185,274 | 1,030,066 | 23,322,211 | 479,495 | 9,106 | |
| 1972-73 | 99.6 | 122,396 | 15,232,302 | 8,600,638 | 260,361 | 301,169 | 1,712,214 | 22,682,256 | 499,834 | 9,449 | |
| 1973-74 | 106.6 | 125,987 | 20,244,000 | 11,813,118 | 321,641 | 451,185 | 2,145,472 | 30,684,472 | 533,173 | 9,036 | |
| 1974-75 | 118.1 | 140,644 | 19,711,894 | 13,952,041 | 431,506 | 725,539 | 3,334,663 | 31,486,317 | 749,742 | 10,698 | |
| 1975-76 | 145.6 | 153,419 | 21,205,873 | 16,073,408 | 429,283 | 1,315,992 | 6,093,106 | 32,931,450 | 952,322 | 12,708 | |
| Total | 935.5 | 1,282,852 | 135,019,026 | 65,244,231 | 2,307,222 | 3,132,216 | 15,057,685 | 190,645,010 | 4,783,576 | 63,728 | |

TABLE 1
Distribution of Certificates, by Educational Institution Attended
For the Year Ended June 30, 1976

| Institutions | Non-Degree Programmes* | | Degree Programmes*** | | Graduate Degrees | | | | Total | |
|--|------------------------|----------------|----------------------|----------------|------------------|----------------|-----------|----------------|--------|----------------|
| | Number | Amount** \$ | Number | Amount** \$ | Masters | | Doctorate | | Number | Amount** \$ |
| | | | | | Number | Amount** \$ | Number | Amount** \$ | | |
| UNIVERSITIES | | | | | | | | | | |
| British Columbia | | | | | | | | | | |
| University of British Columbia | 39 | 44,200 | 6,773 | 5,369,837 | 330 | 359,208 | 28 | 28,387 | 7,170 | 5,801,632 |
| Notre Dame University of Nelson | 9 | 7,920 | 198 | 198,490 | — | — | — | — | 207 | 206,410 |
| Simon Fraser University | 7 | 6,500 | 3,043 | 2,420,983 | 54 | 53,200 | 2 | 1,800 | 3,106 | 2,482,483 |
| University of Victoria | 5 | 6,720 | 2,167 | 1,852,924 | 66 | 84,220 | 2 | 1,148 | 2,240 | 1,945,012 |
| Alberta | | | | | | | | | | |
| University of Alberta | 45 | 49,644 | 6,068 | 7,056,908 | 159 | 181,745 | 20 | 20,495 | 6,292 | 7,308,792 |
| University of Calgary | 8 | 6,235 | 2,957 | 3,274,190 | 78 | 87,458 | 33 | 35,020 | 3,076 | 3,402,903 |
| University of Lethbridge | 11 | 9,491 | 446 | 498,964 | — | — | — | — | 457 | 508,455 |
| Saskatchewan | | | | | | | | | | |
| University of Regina | 8 | 7,985 | 894 | 678,261 | 18 | 18,168 | — | — | 920 | 704,414 |
| University of Saskatchewan | 17 | 18,540 | 3,365 | 2,882,263 | 47 | 44,050 | 7 | 7,845 | 3,456 | 2,952,698 |
| Manitoba | | | | | | | | | | |
| Brandon University | 3 | 2,690 | 403 | 284,042 | — | — | — | — | 406 | 286,732 |
| University of Manitoba | 173 | 130,137 | 4,053 | 2,815,168 | 293 | 219,190 | 35 | 32,070 | 4,554 | 3,196,565 |
| University of Winnipeg | 1 | 1,508 | 1,054 | 732,738 | — | — | — | — | 1,055 | 734,246 |
| Ontario | | | | | | | | | | |
| Bar Admission Course | — | — | 6 | 2,740 | 834 | 378,880 | — | — | 840 | 381,620 |
| Brock University | 5 | 2,805 | 1,570 | 1,063,910 | 15 | 10,690 | — | — | 1,590 | 1,077,405 |
| Carleton University | 11 | 11,835 | 2,911 | 2,186,471 | 234 | 176,149 | 11 | 13,355 | 3,167 | 2,387,810 |
| University of Guelph | 175 | 114,907 | 5,867 | 3,805,174 | 247 | 165,188 | 257 | 201,110 | 6,546 | 4,286,379 |
| Lakehead University | 207 | 145,345 | 1,104 | 814,465 | 24 | 18,375 | — | — | 1,335 | 978,185 |
| Laurentian University of Sudbury | 89 | 65,445 | 1,317 | 909,434 | 18 | 12,660 | 1 | 1,400 | 1,425 | 988,939 |
| McMaster University | 5 | 3,970 | 3,936 | 2,650,504 | 180 | 116,554 | 237 | 231,920 | 4,358 | 3,002,948 |
| Ontario College of Art | 604 | 468,664 | 11 | 11,123 | 3 | 1,265 | 1 | 400 | 619 | 481,452 |
| University of Ottawa | 61 | 47,640 | 2,556 | 2,014,983 | 239 | 197,132 | 261 | 214,262 | 3,117 | 2,474,037 |
| Queen's University of Kingston | 22 | 14,615 | 3,557 | 2,558,200 | 224 | 175,860 | 224 | 163,480 | 4,027 | 2,912,157 |
| University of Toronto | 287 | 237,340 | 10,300 | 7,961,632 | 906 | 701,222 | 1,410 | 1,157,791 | 12,903 | 10,057,985 |
| Trent University | 11 | 8,886 | 1,459 | 937,745 | 13 | 9,630 | — | — | 1,483 | 956,261 |
| University of Waterloo | 11 | 7,155 | 7,025 | 4,011,276 | 334 | 176,660 | 64 | 37,251 | 7,434 | 4,232,342 |
| University of Western Ontario | 98 | 79,042 | 7,536 | 5,172,709 | 623 | 487,877 | 655 | 499,855 | 8,912 | 6,239,483 |
| Wilfrid Laurier University | 19 | 13,285 | 1,727 | 1,168,150 | 130 | 95,080 | — | — | 1,876 | 1,276,515 |
| University of Windsor | 13 | 8,435 | 3,487 | 2,367,742 | 190 | 129,180 | 17 | 13,350 | 3,707 | 2,518,707 |
| York University | 9 | 8,390 | 4,791 | 3,557,829 | 388 | 285,243 | 37 | 29,915 | 5,225 | 3,681,77 |

| | | | | | | | | | | |
|--|--------|------------|---------|------------|-------|-----------|-------|-----------|---------|-------------|
| Quebec | 19 | 21,670 | 369 | 342,361 | 78 | 80,568 | 34 | 33,085 | 500 | 477,684 |
| McGill University | 3 | 3,632 | 79 | 86,522 | 22 | 23,612 | 4 | 4,150 | 108 | 117,916 |
| University of Montreal | | | | | | | | | | |
| New Brunswick | 153 | 167,230 | 1,992 | 2,202,480 | 70 | 83,650 | 2 | 1,450 | 2,217 | 2,454,810 |
| University of Moncton | 2 | 1,200 | 607 | 639,005 | — | — | 1 | 1,400 | 610 | 641,605 |
| Mount Allison University | 11 | 12,244 | 2,344 | 2,560,456 | 28 | 34,410 | 4 | 5,075 | 2,387 | 2,612,185 |
| University of New Brunswick | 1 | 300 | 496 | 521,818 | — | — | — | — | 497 | 522,118 |
| St. Thomas University | | | | | | | | | | |
| Nova Scotia | 6 | 6,226 | 1,686 | 1,835,081 | 28 | 31,127 | — | — | 1,720 | 1,872,434 |
| Acadia University | 49 | 46,732 | 3,311 | 3,729,895 | 200 | 235,134 | 22 | 23,900 | 3,582 | 4,035,661 |
| Dalhousie University | — | — | 162 | 169,190 | — | — | — | — | 162 | 169,190 |
| University of King's College | 156 | 178,875 | 676 | 732,179 | 4 | 2,470 | — | — | 836 | 913,524 |
| Mount St. Vincent University | 13 | 16,175 | 309 | 344,534 | 13 | 13,655 | — | — | 335 | 374,364 |
| Nova Scotia Technical College | 8 | 7,880 | 1,653 | 1,823,568 | 8 | 7,840 | — | — | 1,669 | 1,839,288 |
| St. Francis Xavier University | 8 | 8,220 | 1,444 | 1,608,818 | 38 | 39,655 | — | — | 1,490 | 1,656,693 |
| St. Mary's University | | | | | | | | | | |
| Prince Edward Island | 1 | 475 | 731 | 810,097 | — | — | — | — | 732 | 810,572 |
| University of Prince Edward Island | | | | | | | | | | |
| Newfoundland | 2 | 1,581 | 7,458 | 3,499,048 | 77 | 48,204 | 9 | 7,395 | 7,546 | 3,556,228 |
| Memorial University | | | | | | | | | | |
| Other Universities in Canada | 73 | 77,230 | 1,184 | 1,123,530 | 47 | 42,670 | 11 | 10,550 | 1,315 | 1,253,980 |
| Sub-Total — Universities in Canada | 2,458 | 2,078,999 | 115,102 | 91,287,437 | 6,260 | 4,827,901 | 3,389 | 2,777,859 | 127,209 | 100,972,196 |
| United States of America | 119 | 162,281 | 1,156 | 1,586,175 | 312 | 449,042 | 120 | 174,379 | 1,707 | 2,371,877 |
| United Kingdom | 18 | 25,522 | 85 | 109,687 | 69 | 94,729 | 58 | 86,980 | 230 | 316,918 |
| Europe | 27 | 37,887 | 76 | 96,123 | 29 | 40,530 | 55 | 83,620 | 187 | 258,160 |
| Rest of the World | 1 | 1,800 | 27 | 38,415 | 6 | 8,926 | 17 | 25,425 | 51 | 74,566 |
| Sub-Total — Universities Outside Canada | 165 | 227,490 | 1,344 | 1,830,400 | 416 | 593,227 | 250 | 370,404 | 2,175 | 3,021,521 |
| Sub-Total — All Universities | 2,623 | 2,306,489 | 116,446 | 93,117,837 | 6,676 | 5,421,128 | 3,639 | 3,148,263 | 129,384 | 103,993,717 |
| OTHER POST SECONDARY INSTITUTIONS | | | | | | | | | | |
| Teacher Training Institution | 1,237 | 1,022,315 | 136 | 123,365 | 16 | 15,595 | 1 | 1,800 | 1,390 | 1,163,075 |
| Technical and Vocational Training Institutions | 3,840 | 4,180,503 | 376 | 443,505 | 14 | 22,386 | 3 | 5,400 | 4,233 | 4,651,794 |
| Nursing Schools | 1,524 | 1,257,009 | 91 | 84,940 | — | — | — | — | 1,615 | 1,341,949 |
| Junior Colleges | 31,252 | 23,616,668 | 3,573 | 2,836,164 | 48 | 40,640 | — | — | 34,873 | 26,493,472 |
| Other Provincial Institutions | 3,271 | 2,760,905 | 2,436 | 1,875,796 | 23 | 24,070 | 29 | 24,930 | 5,759 | 4,665,701 |
| Private Institutions | 2,002 | 2,658,798 | 383 | 479,989 | 72 | 102,952 | 24 | 38,440 | 2,481 | 3,280,179 |
| Sub-Total — Other than Universities | 43,126 | 35,496,198 | 6,995 | 5,843,759 | 173 | 205,643 | 57 | 70,570 | 50,351 | 41,616,170 |
| Total — All Institutions | 45,749 | 37,802,687 | 123,441 | 98,961,596 | 6,849 | 5,626,771 | 3,696 | 3,218,833 | 179,735 | 145,609,887 |

*Includes diploma certificate and other courses at equivalent level.

**Actual amount advanced against certificate.

***Including second and professional degrees.

TABLE 2
Distribution of Certificates, by Type of Educational Institution Attended
For the Year Ended June 30, 1976

| Location of Educational Institution Attended | Universities | | | | | | | | | | | | | Other Post-Secondary | Total |
|--|------------------------|-------------|----------------------------------|-------|----------|-----------|-----------|--------------|------------------|----------------|-----------------|--------|--------|----------------------|-------|
| | Undergraduate Degrees* | | | | | | | | Graduate Degrees | | | | | | |
| | Art and Science | Engineering | Commerce Business Administration | Law | Medicine | Dentistry | Education | Other Degree | Total | Master's Level | Doctorate Level | Total | | | |
| British Columbia | 8,293 | 395 | 632 | 469 | 215 | 129 | 3,132 | 1,271 | 14,536 | 460 | 33 | 493 | 3,147 | 18,176 | |
| Alberta | 3,544 | 655 | 966 | 276 | 444 | 121 | 2,779 | 1,416 | 10,201 | 240 | 53 | 293 | 4,522 | 15,016 | |
| Saskatchewan | 1,261 | 260 | 431 | 153 | 132 | 16 | 1,334 | 718 | 4,305 | 66 | 8 | 74 | 1,364 | 5,743 | |
| Manitoba | 2,544 | 303 | 456 | 190 | 148 | 32 | 871 | 1,121 | 5,665 | 296 | 35 | 331 | 2,097 | 8,093 | |
| Ontario | 36,103 | 4,426 | 3,662 | 2,321 | 767 | 37 | 3,528 | 11,854 | 62,698 | 4,693 | 3,219 | 7,912 | 30,455 | 101,065 | |
| Quebec | 412 | 49 | 54 | 63 | 41 | 21 | 24 | 108 | 772 | 133 | 39 | 172 | 174 | 1,118 | |
| New Brunswick | 2,841 | 434 | 641 | 196 | 4 | 1 | 957 | 405 | 5,479 | 99 | 7 | 106 | 966 | 6,551 | |
| Nova Scotia | 6,019 | 330 | 1,038 | 356 | 350 | 69 | 760 | 1,076 | 9,998 | 317 | 23 | 340 | 2,002 | 12,340 | |
| Prince Edward Island | 513 | 17 | 131 | 4 | — | — | 121 | 16 | 802 | — | — | — | 290 | 1,092 | |
| Newfoundland | 2,721 | 259 | 592 | 135 | 343 | — | 2,766 | 644 | 7,460 | 77 | 9 | 86 | 426 | 7,972 | |
| Yukon and N.W.T. | 1 | — | — | — | — | — | — | 1 | 2 | — | — | — | 4 | 6 | |
| United States | 493 | 86 | 66 | 12 | 46 | 12 | 190 | 394 | 1,299 | 349 | 137 | 486 | 211 | 1,996 | |
| United Kingdom | 54 | 5 | — | 19 | 5 | 1 | — | 26 | 110 | 79 | 59 | 138 | 57 | 305 | |
| Rest of the World | 51 | 1 | 3 | 6 | 27 | — | 3 | 23 | 114 | 40 | 74 | 114 | 34 | 262 | |
| Total | 64,850 | 7,220 | 8,672 | 4,200 | 2,522 | 439 | 16,465 | 19,073 | 123,441 | 6,849 | 3,696 | 10,545 | 45,749 | 179,735 | |

*Including second and professional degrees.

TABLE 3
Distribution of Certificates by Province of Issue, Location of Institution Attended and Level of Study
For the Year Ended June 30, 1976

| Province of Issue | British Columbia | | | | Alberta | | | | Saskatchewan | | | | Manitoba | | | | Ontario | | | |
|--------------------------------|------------------|------------|---------|----------|---------------|------------|---------|----------|---------------|------------|---------|----------|---------------|------------|---------|----------|---------------|------------|---------|----------|
| | Undergraduate | Equivalent | Masters | Graduate | Undergraduate | Equivalent | Masters | Graduate | Undergraduate | Equivalent | Masters | Graduate | Undergraduate | Equivalent | Masters | Graduate | Undergraduate | Equivalent | Masters | Graduate |
| British Columbia | 13,769 | 2,964 | 321 | 19 | 320 | 191 | 5 | — | 85 | 11 | 2 | 2 | 49 | 13 | — | — | 313 | 122 | 33 | 21 |
| Alberta | 264 | 80 | 6 | 1 | 9,313 | 3,884 | 171 | 23 | 137 | 17 | 2 | — | 81 | 23 | 1 | — | 263 | 96 | 16 | 3 |
| Saskatchewan | 36 | 10 | 10 | — | 163 | 270 | 7 | 4 | 3,983 | 1,297 | 46 | 4 | 61 | 31 | 8 | — | 90 | 38 | 14 | 2 |
| Manitoba | 28 | 16 | 9 | 1 | 63 | 71 | 8 | 1 | 33 | 25 | 2 | — | 5,114 | 1,974 | 236 | 22 | 132 | 90 | 29 | 11 |
| Ontario | 341 | 63 | 104 | 10 | 238 | 59 | 34 | 24 | 45 | 8 | 11 | 1 | 299 | 48 | 46 | 10 | 61,311 | 29,589 | 4,469 | 3,166 |
| New Brunswick | 16 | 5 | 3 | — | 20 | 9 | 4 | — | 2 | 2 | 3 | 1 | 16 | 2 | 1 | — | 198 | 226 | 47 | 2 |
| Nova Scotia | 37 | 4 | 7 | — | 31 | 16 | 9 | — | 1 | 2 | — | — | 24 | 6 | 3 | 2 | 281 | 197 | 67 | 12 |
| Prince Edward Island | 4 | 1 | — | — | 10 | 4 | 1 | 1 | 2 | — | — | — | 13 | — | 1 | 1 | 44 | 41 | 7 | 1 |
| Newfoundland | 4 | — | — | 2 | 3 | 1 | — | — | 5 | — | — | — | 4 | — | — | — | 51 | 54 | 10 | 1 |
| Yukon and N.W.T. | 37 | 4 | — | — | 40 | 17 | 1 | — | 12 | 2 | — | — | 4 | — | — | — | 15 | 2 | 1 | — |
| Total | 14,536 | 3,147 | 460 | 33 | 10,201 | 4,522 | 240 | 53 | 4,305 | 1,364 | 66 | 8 | 5,665 | 2,097 | 296 | 35 | 62,698 | 30,455 | 4,693 | 3,219 |

TABLE 3
Distribution of Certificates by Province of Issue, Location of Institution Attended and Level of Study
For the Year Ended June 30, 1976 (Cont'd.)

| Province of Issue | Quebec | | | | New Brunswick | | | | Nova Scotia | | | | Prince Edward Island | | | | Newfoundland | | | |
|--------------------------------|---------------|------------|---------|----------|---------------|------------|---------|----------|---------------|------------|---------|----------|----------------------|------------|---------|----------|---------------|------------|---------|----------|
| | Undergraduate | Equivalent | Masters | Graduate | Undergraduate | Equivalent | Masters | Graduate | Undergraduate | Equivalent | Masters | Graduate | Undergraduate | Equivalent | Masters | Graduate | Undergraduate | Equivalent | Masters | Graduate |
| British Columbia | 31 | 7 | 3 | - | 11 | 1 | 1 | - | 35 | 8 | 3 | - | - | 2 | - | - | 5 | - | 1 | 1 |
| Alberta | 21 | 9 | - | - | 11 | - | - | - | 34 | 8 | - | - | 1 | - | - | - | 17 | - | - | - |
| Saskatchewan | 9 | 1 | 1 | - | 2 | - | - | - | 10 | 1 | 1 | - | - | - | - | - | 2 | - | - | - |
| Manitoba | 15 | 5 | 7 | 1 | 4 | - | - | - | 16 | 3 | 2 | - | - | 1 | - | - | 2 | - | - | - |
| Ontario | 426 | 49 | 81 | 36 | 135 | 8 | 10 | 1 | 403 | 17 | 58 | 19 | 34 | 4 | - | - | 46 | 2 | 1 | 8 |
| New Brunswick | 199 | 91 | 25 | 1 | 4,671 | 933 | 77 | 5 | 948 | 92 | 25 | 2 | 39 | 34 | - | - | 40 | - | 2 | - |
| Nova Scotia | 46 | 11 | 13 | 1 | 466 | 12 | 8 | - | 8,012 | 1,839 | 197 | 2 | 28 | 50 | - | - | 66 | 5 | 4 | - |
| Prince Edward Island | 5 | - | 1 | - | 127 | 12 | 2 | 1 | 394 | 21 | 18 | - | 690 | 200 | - | - | 11 | 3 | 1 | - |
| Newfoundland | 20 | 1 | 2 | - | 50 | - | 1 | - | 136 | 13 | 13 | - | 9 | - | - | - | 7,270 | 416 | 68 | - |
| Yukon and N.W.T. | - | - | - | - | 2 | - | - | - | 10 | - | - | - | - | - | - | - | 1 | - | - | - |
| Total | 772 | 174 | 133 | 39 | 5,479 | 966 | 99 | 7 | 9,998 | 2,002 | 317 | 23 | 802 | 290 | - | - | 7,460 | 426 | 77 | 9 |

TABLE 3
Distribution of Certificates by Province of Issue, Location of Institution Attended and Level of Study
For the Year Ended June 30, 1976 (Concl'd.)

| Province of Issue | Yukon and N.W.T. | | | | United States | | | | United Kingdom | | | | Rest of the World | | | | Total | | | |
|--------------------------------|------------------|------------|---------|----------|---------------|------------|---------|----------|----------------|------------|---------|----------|-------------------|------------|---------|----------|---------------|------------|---------|----------|
| | Undergraduate | Equivalent | Masters | Graduate | Undergraduate | Equivalent | Masters | Graduate | Undergraduate | Equivalent | Masters | Graduate | Undergraduate | Equivalent | Masters | Graduate | Undergraduate | Equivalent | Masters | Graduate |
| | | | | | | | | | | | | | | | | | | | | |
| British Columbia | — | 1 | — | — | 193 | 53 | 31 | 9 | 18 | 8 | 3 | 7 | 17 | 2 | 2 | 1 | 14,846 | 3,383 | 405 | 60 |
| Alberta | 1 | — | — | — | 368 | 65 | 21 | 3 | 6 | 10 | 7 | 4 | 12 | — | 1 | — | 10,529 | 4,192 | 225 | 34 |
| Saskatchewan | — | — | — | — | 66 | 2 | 16 | 5 | 3 | 2 | — | 1 | — | — | — | 2 | 4,425 | 1,652 | 103 | 18 |
| Manitoba | — | 1 | — | — | 75 | 2 | 38 | 6 | 2 | 1 | 2 | 3 | 8 | 3 | 3 | — | 5,493 | 2,191 | 336 | 45 |
| Ontario | — | — | — | — | 476 | 70 | 198 | 105 | 49 | 32 | 45 | 41 | 33 | 23 | 26 | 69 | 63,836 | 29,972 | 5,083 | 3,490 |
| New Brunswick | — | — | — | — | 41 | 8 | 10 | 1 | 7 | 1 | 8 | — | 2 | — | 8 | 1 | 6,199 | 1,403 | 213 | 13 |
| Nova Scotia | — | — | — | — | 40 | 6 | 23 | 5 | 7 | 1 | 9 | 1 | 31 | 5 | — | 1 | 9,070 | 2,154 | 340 | 24 |
| Prince Edward Island | — | — | — | — | 23 | 4 | 7 | 2 | 4 | 1 | 1 | 2 | 3 | — | — | — | 1,330 | 287 | 39 | 8 |
| Newfoundland | — | — | — | — | 13 | — | 5 | 1 | 14 | 1 | 4 | — | 8 | 1 | — | — | 7,587 | 487 | 103 | 4 |
| Yukon and N.W.T. | 1 | 2 | — | — | 4 | 1 | — | — | — | — | — | — | — | — | — | — | 126 | 28 | 2 | — |
| Total | 2 | 4 | — | — | 1,299 | 211 | 349 | 137 | 110 | 57 | 79 | 59 | 114 | 34 | 40 | 74 | 123,441 | 45,749 | 6,849 | 3,696 |

NOTES

NOTES

| Âge en années et niveau du programme | Emplacement de l'établissement fréquenté | 24 | | | | 25-29 | | | | 30-34 | | | | 35 et plus | | | | Total | | | | |
|--|---|-----------------------------------|----------------------------|----------|----------|-----------------------------------|----------------------------|----------|----------|-----------------------------------|----------------------------|----------|----------|-----------------------------------|----------------------------|----------|----------|--------------------|---------|-------|-------|---------|
| | | Programme ne donnant pas grade | Programme donnant grade | Diplôme | | Programme ne donnant pas grade | Programme donnant grade | Diplôme | | Programme ne donnant pas grade | Programme donnant grade | Diplôme | | Programme ne donnant pas grade | Programme donnant grade | Diplôme | | Total Cumulatif | | | | |
| | | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | | | |
| Colombie-Britannique . | | 315 | 1,656 | 71 | 3 | 815 | 3,728 | 217 | 17 | 204 | 895 | 77 | 10 | 126 | 466 | 31 | 2 | 3,147 | 14,536 | 460 | 33 | 18,176 |
| Alberta | | 347 | 1,130 | 36 | 3 | 675 | 2,216 | 98 | 26 | 168 | 551 | 53 | 7 | 137 | 302 | 14 | 15 | 4,522 | 10,201 | 240 | 53 | 15,016 |
| Saskatchewan | | 80 | 371 | 10 | - | 108 | 687 | 28 | 2 | 21 | 133 | 19 | - | 23 | 52 | 2 | 4 | 1,364 | 4,305 | 66 | 8 | 5,743 |
| Manitoba | | 119 | 575 | 61 | 4 | 274 | 1,143 | 147 | 14 | 72 | 215 | 19 | 8 | 68 | 113 | 10 | 6 | 2,097 | 5,665 | 296 | 35 | 8,093 |
| Ontario | | 1,911 | 6,358 | 789 | 691 | 3,798 | 10,412 | 2,545 | 1,362 | 915 | 1,877 | 516 | 312 | 644 | 815 | 216 | 101 | 30,455 | 62,701 | 4,690 | 3,219 | 101,065 |
| Québec | | 18 | 104 | 23 | 7 | 32 | 193 | 65 | 24 | 4 | 26 | 11 | 2 | 1 | 8 | 5 | - | 174 | 772 | 133 | 39 | 1,118 |
| Nouveau Brunswick . | | 35 | 330 | 23 | - | 40 | 495 | 36 | 2 | 8 | 83 | 1 | 2 | 10 | 28 | 2 | - | 966 | 5,479 | 99 | 7 | 6,551 |
| Nouvelle-Écosse | | 93 | 766 | 42 | 8 | 148 | 1,185 | 136 | 9 | 28 | 234 | 33 | 4 | 10 | 93 | 22 | 1 | 2,002 | 9,998 | 317 | 23 | 12,340 |
| Ile du Prince-Édouard . | | 11 | 41 | - | - | 13 | 79 | - | - | 5 | 12 | - | - | 1 | 6 | - | - | 290 | 802 | - | - | 1,092 |
| Terre-Neuve | | 26 | 393 | 7 | - | 35 | 650 | 26 | 6 | 5 | 129 | 22 | - | 1 | 52 | 12 | - | 426 | 7,462 | 77 | 7 | 7,972 |
| Yukon et T.N.-O. | | 1 | 1 | - | - | 3 | - | - | - | - | - | - | - | - | - | - | - | 4 | 2 | - | - | 6 |
| État-Unis | | 19 | 94 | 47 | 11 | 46 | 280 | 155 | 70 | 12 | 79 | 59 | 27 | 11 | 31 | 31 | 15 | 211 | 1,299 | 349 | 137 | 1,996 |
| Royaume-Uni | | 9 | 11 | 16 | 3 | 23 | 48 | 40 | 34 | 3 | 10 | 5 | 15 | - | 2 | 5 | 4 | 57 | 110 | 79 | 59 | 305 |
| Autres | | 6 | 10 | 7 | 8 | 15 | 37 | 17 | 38 | 1 | 9 | 5 | 7 | 1 | 5 | 2 | 14 | 34 | 114 | 40 | 74 | 262 |
| Total | | 2,990 | 11,840 | 1,132 | 738 | 6,025 | 21,153 | 3,510 | 1,604 | 1,446 | 4,253 | 820 | 394 | 1,033 | 1,973 | 352 | 162 | 45,749 | 123,446 | 6,846 | 3,694 | 179,735 |
| Hommes - Célibataires Maris | | 1,431 | 6,457 | 598 | 467 | 2,558 | 10,371 | 1,758 | 852 | 368 | 1,363 | 303 | 122 | 129 | 374 | 90 | 42 | 18,820 | 59,958 | 3,225 | 2,004 | 84,007 |
| | | 377 | 1,582 | 145 | 124 | 1,166 | 4,471 | 811 | 465 | 344 | 1,307 | 328 | 219 | 190 | 565 | 162 | 84 | 2,971 | 10,895 | 1,535 | 945 | 16,346 |
| Femmes - Célibataires Marées | | 989 | 3,074 | 331 | 122 | 1,785 | 5,053 | 769 | 221 | 552 | 1,247 | 160 | 42 | 497 | 780 | 77 | 33 | 21,884 | 47,182 | 1,740 | 613 | 71,419 |
| | | 193 | 727 | 58 | 25 | 516 | 1,258 | 172 | 66 | 182 | 336 | 29 | 11 | 217 | 254 | 23 | 3 | 2,074 | 5,411 | 346 | 132 | 7,963 |
| Total - Célibataires . . | | 2,420 | 9,531 | 929 | 589 | 4,343 | 15,424 | 2,537 | 1,073 | 920 | 2,610 | 463 | 164 | 626 | 1,154 | 167 | 75 | 40,704 | 107,140 | 4,965 | 2,617 | 155,426 |
| Maris | | 570 | 2,309 | 203 | 149 | 1,682 | 5,729 | 983 | 531 | 526 | 1,643 | 357 | 230 | 407 | 819 | 185 | 87 | 5,045 | 16,306 | 1,881 | 1,077 | 24,309 |

PROGRAMME CANADIEN DE PRÊTS AUX ÉTUDIANTS

TABLEAU 3

Répartition des certificats par la province d'émission,
l'emplacement de la maison d'enseignement fréquentée et le niveau d'études
Pour l'année terminée le 30 juin 1976 (fin)

| Province d'émission | Situation de l'institution et niveau du programme | | Au Yukon et T.N.O. | | Au États-Unis | | | | Au Royaume-Uni | | | Autres | | | Total | | | | | |
|---------------------------|--|---|--------------------|------------|---------------|-----|--------------|------------|----------------|----|--------------|------------|---------|----|--------------|------------|---------|--------|-------|-------|
| | | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | | |
| | | | | | | | | | | | | | | | | | | | | |
| Colombie-Britannique . | — | 1 | — | — | 193 | 53 | 31 | 9 | 18 | 8 | 3 | 7 | 17 | 2 | 2 | 1 | 14,846 | 3,383 | 405 | 60 |
| Alberta | 1 | — | — | — | 368 | 65 | 21 | 3 | 6 | 10 | 7 | 4 | 12 | — | 1 | — | 10,529 | 4,192 | 225 | 34 |
| Saskatchewan | — | — | — | — | 66 | 2 | 16 | 5 | 3 | 2 | — | 1 | — | — | — | 2 | 4,425 | 1,652 | 103 | 18 |
| Manitoba | — | 1 | — | — | 75 | 2 | 38 | 6 | 2 | 1 | 2 | 3 | 8 | 3 | 3 | — | 5,493 | 2,191 | 336 | 45 |
| Ontario | — | — | — | — | 476 | 70 | 198 | 105 | 49 | 32 | 45 | 41 | 33 | 23 | 26 | 69 | 63,836 | 29,972 | 5,083 | 3,490 |
| Nouveau-Brunswick . . | — | — | — | — | 41 | 8 | 10 | 1 | 7 | 1 | 8 | — | 2 | — | 8 | 1 | 6,199 | 1,403 | 213 | 13 |
| Nouvelle-Écosse | — | — | — | — | 40 | 6 | 23 | 5 | 7 | 1 | 9 | 1 | 31 | 5 | — | 1 | 9,070 | 2,154 | 340 | 24 |
| Ile du Prince-Édouard . | — | — | — | — | 23 | 4 | 7 | 2 | 4 | 1 | 1 | 2 | 3 | — | — | — | 1,330 | 287 | 39 | 8 |
| Terre-Neuve | — | — | — | — | 13 | — | 5 | 1 | 14 | 1 | 4 | — | 8 | 1 | — | — | 7,587 | 487 | 103 | 4 |
| Yukon et T.N.O. | 1 | 2 | — | — | 4 | 1 | — | — | — | — | — | — | — | — | — | — | 126 | 28 | 2 | — |
| Total | 2 | 4 | — | — | 1,299 | 211 | 349 | 137 | 110 | 57 | 79 | 59 | 114 | 34 | 40 | 74 | 123,441 | 45,749 | 6,849 | 3,696 |

Répartition des certificats par la province d'émission,
l'emplacement de la maison d'enseignement fréquentée et le niveau d'études
Pour l'année terminée le 30 juin 1976 (suite)

TABLEAU 3

| Province d'émission | Au Québec | | | | Au Nouveau-Brunswick | | | | En Nouvelle-Écosse | | | | À l'Île du Prince-Édouard | | | | À Terre-Neuve | | | |
|---------------------------|--------------|------------|----------|----------|----------------------|------------|----------|----------|--------------------|------------|----------|----------|---------------------------|------------|----------|----------|---------------|------------|----------|----------|
| | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | |
| | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat |
| Colombie-Britannique . | 31 | 7 | 3 | — | 11 | 1 | 1 | — | 35 | 8 | 3 | — | — | 2 | — | — | 5 | — | 1 | 1 |
| Alberta | 21 | 9 | — | — | 11 | — | — | — | 34 | 8 | — | — | 1 | — | — | — | 17 | — | — | — |
| Saskatchewan | 9 | 1 | 1 | — | 2 | — | — | — | 10 | 1 | 1 | — | — | — | — | — | 2 | — | — | — |
| Manitoba | 15 | 5 | 7 | 1 | 4 | — | — | — | 16 | 3 | 2 | — | 1 | — | — | — | 2 | — | — | — |
| Ontario | 426 | 49 | 81 | 36 | 135 | 8 | 10 | 1 | 403 | 17 | 58 | 19 | 34 | 4 | — | — | 46 | 2 | 1 | 8 |
| Nouveau-Brunswick . . | 199 | 91 | 25 | 1 | 4,671 | 933 | 77 | 5 | 948 | 92 | 25 | 2 | 39 | 34 | — | — | 40 | — | 2 | — |
| Nouvelle-Écosse | 46 | 11 | 13 | 1 | 466 | 12 | 8 | — | 8,012 | 1,839 | 197 | 2 | 28 | 50 | — | — | 40 | 5 | 4 | — |
| Île du Prince-Édouard . | 5 | — | 1 | — | 127 | 12 | 2 | 1 | 394 | 21 | 18 | — | 690 | 200 | — | — | 11 | 3 | 1 | — |
| Terre-Neuve | 20 | 1 | 2 | — | 50 | — | 1 | — | 136 | 13 | 13 | — | 9 | — | — | — | 7,270 | 416 | 68 | — |
| Yukon et T.N.O. | — | — | — | — | 2 | — | — | — | 10 | — | — | — | — | — | — | — | 1 | — | — | — |
| Total | 772 | 174 | 133 | 39 | 5,479 | 966 | 99 | 7 | 9,998 | 2,002 | 317 | 23 | 802 | 290 | — | — | 7,460 | 426 | 77 | 9 |

TABLEAU 3

Répartition des certificats par la province d'émission,
l'emplacement de la maison d'enseignement fréquentée et le niveau d'études
Pour l'année terminée le 30 juin 1976

| Province d'émission | Situation de l'institution et niveau du programme | | | | En Colombie-Britannique | | | | En Alberta | | | | En Saskatchewan | | | | Au Manitoba | | | | En Ontario | | | |
|-------------------------|--|------------|----------|----------|-------------------------|------------|----------|----------|--------------|------------|----------|----------|-----------------|------------|----------|----------|--------------|------------|----------|----------|--------------|------------|----------|----------|
| | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | |
| | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat |
| Colombie-Britannique . | 13,769 | 2,964 | 321 | 19 | 320 | 191 | 5 | — | 85 | 11 | 2 | 2 | 49 | 13 | — | — | 313 | 122 | 33 | 21 | | | | |
| Alberta | 264 | 80 | 6 | 1 | 9,313 | 3,884 | 171 | 23 | 137 | 17 | 2 | — | 81 | 23 | 1 | — | 263 | 96 | 16 | 3 | | | | |
| Saskatchewan | 36 | 10 | 10 | — | 163 | 270 | 7 | 4 | 3,983 | 1,297 | 46 | 4 | 61 | 31 | 8 | — | 90 | 38 | 14 | 2 | | | | |
| Manitoba | 28 | 16 | 9 | 1 | 63 | 71 | 8 | 1 | 33 | 25 | 2 | — | 5,114 | 1,974 | 236 | 22 | 132 | 90 | 29 | 11 | | | | |
| Ontario | 341 | 63 | 104 | 10 | 238 | 59 | 34 | 24 | 45 | 8 | 11 | 1 | 299 | 48 | 46 | 10 | 61,311 | 29,589 | 4,469 | 3,166 | | | | |
| Nouveau-Brunswick .. | 16 | 5 | 3 | — | 20 | 9 | 4 | — | 2 | 2 | 3 | 1 | 16 | 2 | 1 | — | 198 | 226 | 47 | 2 | | | | |
| Nouvelle-Écosse | 37 | 4 | 7 | — | 31 | 16 | 9 | — | 1 | 2 | — | — | 24 | 6 | 3 | 2 | 281 | 197 | 67 | 12 | | | | |
| Ile du Prince-Édouard . | 4 | 1 | — | — | 10 | 4 | 1 | 1 | 2 | — | — | — | 13 | — | 1 | 1 | 44 | 41 | 7 | 1 | | | | |
| Terre-Neuve | 4 | — | — | 2 | 3 | 1 | — | — | 5 | — | — | — | 4 | — | — | — | 51 | 54 | 10 | 1 | | | | |
| Yukon et T.N.-O. | 37 | 4 | — | — | 40 | 17 | 1 | — | 12 | 2 | — | — | 4 | — | — | — | 15 | 2 | 1 | — | | | | |
| Total | 14,536 | 3,147 | 460 | 33 | 10,201 | 4,522 | 240 | 53 | 4,305 | 1,364 | 66 | 8 | 5,665 | 2,097 | 296 | 35 | 62,698 | 30,455 | 4,693 | 3,219 | | | | |

TABLEAU 2

Répartition des certificats par catégorie d'établissement d'enseignement fréquenté
Pour l'année terminée le 30 juin 1976

| Emplacement de l'établissement d'enseignement fréquenté | Universités | | | | | | | | | | | Autres établissements d'enseignement post-secondaire | | Total |
|---|------------------------------------|-------|----------------------------|-------|----------|--------------|-------------|-------------------------|---------|-----------------------|--------------------|--|--------|---------|
| | Diplôme au niveau du baccalauréat* | | | | | | | Diplômes universitaires | | | | | | |
| | Arts et sciences | Génie | Commerce et administration | Droit | Médecine | Art dentaire | Instruction | Autres diplômes univ. | Total | Niveau de la maîtrise | Niveau du doctorat | Total | | |
| | | | | | | | | | | | | | | |
| Colombie-Britannique . | 8,293 | 395 | 632 | 469 | 215 | 129 | 3,132 | 1,271 | 14,536 | 460 | 33 | 493 | 3,147 | 18,176 |
| Alberta | 3,544 | 655 | 966 | 276 | 444 | 121 | 2,779 | 1,416 | 10,201 | 240 | 53 | 293 | 4,522 | 15,016 |
| Saskatchewan | 1,261 | 260 | 431 | 153 | 132 | 16 | 1,334 | 718 | 4,305 | 66 | 8 | 74 | 1,364 | 5,743 |
| Manitoba | 2,544 | 303 | 456 | 190 | 148 | 32 | 871 | 1,121 | 5,665 | 296 | 35 | 331 | 2,097 | 8,093 |
| Ontario | 36,103 | 4,426 | 3,662 | 2,321 | 767 | 37 | 3,528 | 11,854 | 62,698 | 4,693 | 3,219 | 7,912 | 30,455 | 101,065 |
| Québec | 412 | 49 | 54 | 63 | 41 | 21 | 24 | 108 | 772 | 133 | 39 | 172 | 174 | 1,118 |
| Nouveau-Brunswick . . | 2,841 | 434 | 641 | 196 | 4 | 1 | 957 | 405 | 5,479 | 99 | 7 | 106 | 966 | 6,551 |
| Nouvelle-Écosse | 6,019 | 330 | 1,038 | 356 | 350 | 69 | 760 | 1,076 | 9,998 | 317 | 23 | 340 | 2,002 | 12,340 |
| Ile du Prince-Édouard . | 513 | 17 | 131 | 4 | — | — | 121 | 16 | 802 | — | — | — | 290 | 1,092 |
| Terre-Neuve | 2,721 | 259 | 592 | 135 | 343 | — | 2,766 | 644 | 7,460 | 77 | 9 | 86 | 426 | 7,972 |
| Yukon et T.N.O. | 1 | — | — | — | — | — | — | 1 | 2 | — | — | — | 4 | 6 |
| États-Unis | 493 | 86 | 66 | 12 | 46 | 12 | 190 | 394 | 1,299 | 349 | 137 | 486 | 211 | 1,996 |
| Royaume-Uni | 54 | 5 | — | 19 | 5 | 1 | — | 26 | 110 | 79 | 59 | 138 | 57 | 305 |
| Autres | 51 | 1 | 3 | 6 | 27 | — | 3 | 23 | 114 | 40 | 74 | 114 | 34 | 262 |
| Total | 64,850 | 7,220 | 8,672 | 4,200 | 2,522 | 439 | 16,465 | 19,073 | 123,441 | 6,849 | 3,696 | 10,545 | 45,749 | 179,735 |

* Y compris les deuxièmes diplômées et les diplômés professionnels.

| | | | | | | | | | | |
|--|--------|------------|---------|------------|-------|-----------|-------|-----------|-----------|-------------|
| Nouveau Brunswick | | | | | | | | | | |
| Université de Moncton | 153 | 167 230 | 1 992 | 2 202 480 | 70 | 83 650 | 2 | 1 450 | 2 217 | 2 454 810 |
| Université Mount Allison | 2 | 1 200 | 607 | 639 005 | — | — | 1 | 1 400 | 610 | 641 605 |
| Université du Nouveau-Brunswick | 11 | 12 244 | 2 344 | 2 560 456 | 28 | 34 410 | 4 | 5 075 | 2 387 | 2 612 185 |
| Université Saint-Thomas | 1 | 300 | 496 | 521 818 | — | — | — | — | 2 387 | 522 118 |
| Nouvelle-Écosse | | | | | | | | | | |
| Université d'Acadie | 6 | 6 226 | 1 686 | 1 835 081 | 28 | 31 127 | — | — | 1 720 | 1 872 434 |
| Université Dalhousie | 49 | 46 732 | 3 311 | 3 729 895 | 200 | 235 134 | 22 | 23 900 | 3 582 | 4 035 661 |
| Université de King's College | — | — | 162 | 169 190 | — | — | — | — | 162 | 169 190 |
| Université Mount Saint Vincent | 156 | 178 875 | 676 | 732 179 | 4 | 2 470 | — | — | 836 | 913 524 |
| Collège Technique de la Nouvelle-Écosse | 13 | 16 175 | 309 | 344 534 | 13 | 13 655 | — | — | 335 | 374 364 |
| Université Saint-François-Xavier | 8 | 7 880 | 1 653 | 1 823 568 | 8 | 7 840 | — | — | 1 669 | 1 839 288 |
| Université Sainte-Marie | 8 220 | 8 220 | 1 444 | 1 608 818 | 38 | 39 655 | — | — | 1 490 | 1 656 693 |
| Île du Prince-Édouard | | | | | | | | | | |
| Université de l'île du Prince-Édouard ... | 1 | 475 | 731 | 810 097 | — | — | — | — | 732 | 810 572 |
| Terre-Neuve | | | | | | | | | | |
| Université Memorial | 2 | 1 581 | 7 458 | 3 499 048 | 77 | 48 204 | 9 | 7 395 | 7 546 | 3 556 228 |
| Autres Universités au Canada | 73 | 77 230 | 1 184 | 1 123 530 | 47 | 42 670 | 11 | 10 550 | 1 315 | 1 253 980 |
| Somme partielle — Universités au Canada | 2 458 | 2 078 999 | 115 102 | 91 287 437 | 6 260 | 4 827 901 | 3 389 | 2 777 859 | 127 209 | 100 972 196 |
| Universités — aux États-Unis | | | | | | | | | | |
| Universités — au Royaume-Uni | 119 | 162 281 | 1 156 | 1 586 175 | 312 | 449 042 | 120 | 174 379 | 1 707 | 2 371 877 |
| Universités — en Europe | 18 | 25 522 | 85 | 109 687 | 69 | 94 729 | 58 | 86 960 | 230 | 316 918 |
| Universités — dans les autres parties du monde | 27 | 37 887 | 76 | 96 123 | 29 | 40 530 | 55 | 83 620 | 187 | 258 160 |
| Somme partielle — Universités en dehors du Canada .. | 1 | 1 800 | 27 | 38 415 | 6 | 8 926 | 17 | 25 425 | 51 | 74 566 |
| Somme partielle — Universités en dehors du Canada .. | 165 | 227 490 | 1 344 | 1 830 400 | 416 | 593 227 | 250 | 370 404 | 2 175 | 3 021 521 |
| Somme partielle — Toutes les universités | 2 623 | 2 306 489 | 116 446 | 93 117 837 | 6 676 | 5 421 128 | 3 639 | 3 148 263 | 129 384 | 103 993 717 |
| AUTRES INSTITUTIONS POSTSECONDAIRES | | | | | | | | | | |
| Institutions de formation des enseignants | 1 237 | 1 022 315 | 136 | 123 365 | 16 | 15 595 | 1 | 1 800 | 1 390 | 1 163 075 |
| Institutions de formation technique et professionnelle | 3 840 | 4 180 503 | 376 | 443 505 | 14 | 22 386 | 3 | 5 400 | 4 233 | 4 651 794 |
| Écoles d'infirmières | 1 524 | 1 257 009 | 91 | 84 940 | — | — | — | — | 1 615 | 1 341 949 |
| Collèges juniors | 31 252 | 23 616 668 | 3 573 | 2 836 164 | 48 | 40 640 | 29 | 24 930 | 34 873 | 26 493 472 |
| Autres institutions provinciales | 3 271 | 2 760 905 | 2 436 | 1 875 796 | 23 | 24 070 | 24 | 38 440 | 4 685 701 | 4 685 701 |
| Institutions privées | 2 002 | 2 658 798 | 383 | 479 989 | 72 | 102 952 | — | — | 2 481 | 3 280 179 |
| Somme partielle — Autres que les universités | 43 126 | 35 496 198 | 6 995 | 5 843 759 | 173 | 205 643 | 57 | 70 570 | 50 351 | 41 616 170 |
| Total — Toutes les institutions | 45 749 | 37 802 667 | 123 441 | 98 961 596 | 6 849 | 5 626 771 | 3 696 | 3 218 833 | 179 735 | 145 609 887 |

*Comprend les diplômes, les certificats et les autres cours de niveau équivalent.

**Montant réel avant aux certificats.

***Y compris les deuxième diplômes et les diplômes professionnels.

TABLEAU 1

Répartition des certificats, par établissement d'enseignement fréquenté
Pour l'année terminée le 30 juin 1976

| Établissements d'enseignements | Diplômes universitaires | | | | | | | | | | Total |
|--|----------------------------------|-----------|--------|-----------|-----------------------------|-----------|--------|-----------|----------|------------|-------|
| | Programmes ne donnant pas grade* | | | | Programmes donnant grade*** | | | | Doctorat | | |
| | Nombre | Montant** | Nombre | Montant** | Nombre | Montant** | Nombre | Montant** | Nombre | Montant** | |
| UNIVERSITÉS | | | | | | | | | | | |
| Colombie-Britannique | | | | | | | | | | | |
| Université de la Colombie-Britannique .. | 39 | 44,200 | 6,773 | 5,369,837 | 330 | 359,208 | 28 | 28,387 | 7,170 | 5,801,632 | |
| Université Notre Dame de Nelson | 9 | 7,920 | 198 | 198,490 | — | — | — | — | 207 | 206,410 | |
| Université Simon Fraser | 7 | 6,500 | 3,043 | 2,420,983 | 54 | 53,200 | 2 | 1,800 | 3,106 | 2,482,483 | |
| Université de Victoria | 5 | 6,720 | 2,167 | 1,852,924 | 66 | 84,220 | 2 | 1,148 | 2,240 | 1,945,012 | |
| Alberta | | | | | | | | | | | |
| Université de l'Alberta | 45 | 49,644 | 6,066 | 7,056,908 | 159 | 181,745 | 20 | 20,495 | 6,292 | 7,308,792 | |
| Université de Calgary | 8 | 6,235 | 2,957 | 3,274,190 | 78 | 87,458 | 33 | 35,020 | 3,076 | 3,402,903 | |
| Université de Lethbridge | 11 | 9,491 | 446 | 498,964 | — | — | — | — | 457 | 508,455 | |
| Saskatchewan | | | | | | | | | | | |
| Université de Régina | 8 | 7,985 | 894 | 678,261 | 18 | 18,168 | — | — | 920 | 704,414 | |
| Université de Saskatchewan | 17 | 18,540 | 3,385 | 2,882,263 | 47 | 44,050 | 7 | 7,845 | 3,456 | 2,952,698 | |
| Manitoba | | | | | | | | | | | |
| Université Brandon | 3 | 2,690 | 403 | 284,042 | — | — | — | — | 406 | 286,732 | |
| Université du Manitoba | 173 | 130,137 | 4,053 | 2,815,168 | 293 | 219,190 | 35 | 32,070 | 4,554 | 3,196,565 | |
| Université de Winnipeg | 1 | 1,508 | 1,054 | 732,738 | — | — | — | — | 1,055 | 734,246 | |
| Ontario | | | | | | | | | | | |
| Cours d'admission au baccalauréat | — | — | 6 | 2,740 | 834 | 378,880 | — | — | 840 | 381,620 | |
| Université Brock | 5 | 2,805 | 1,570 | 1,063,910 | 15 | 10,690 | — | — | 1,590 | 1,077,405 | |
| Université Carleton | 11 | 11,835 | 2,911 | 2,186,471 | 234 | 176,149 | 11 | 13,355 | 3,167 | 2,387,810 | |
| Université de Guelph | 175 | 114,907 | 5,867 | 3,805,174 | 247 | 165,188 | 257 | 201,110 | 6,546 | 4,286,379 | |
| Université Lakhedra | 207 | 145,345 | 1,104 | 814,465 | 24 | 18,375 | — | — | 1,335 | 978,185 | |
| Université Laurentienne de Sudbury .. | 89 | 65,445 | 1,317 | 909,454 | 18 | 12,660 | 1 | 1,400 | 1,425 | 988,939 | |
| Université McMaster | 5 | 3,970 | 3,936 | 2,650,504 | 180 | 116,554 | 237 | 231,920 | 4,358 | 3,002,948 | |
| Collège d'art de l'Ontario | 604 | 468,664 | 11 | 11,123 | 3 | 1,265 | — | — | 619 | 481,452 | |
| Université d'Ottawa | 61 | 47,640 | 2,556 | 2,014,983 | 239 | 197,152 | 261 | 214,262 | 3,117 | 2,474,037 | |
| Université Queen's de Kingston | 22 | 14,615 | 3,557 | 2,558,200 | 224 | 175,862 | 224 | 163,480 | 4,027 | 2,912,157 | |
| Université de Toronto | 287 | 237,340 | 10,300 | 7,961,632 | 906 | 701,222 | 1,410 | 1,157,791 | 12,903 | 10,057,985 | |
| Université de Trent | 11 | 8,886 | 1,459 | 937,745 | 13 | 9,630 | — | — | 1,463 | 956,261 | |
| Université de Waterloo | 11 | 7,155 | 7,025 | 4,011,276 | 334 | 176,660 | 64 | 37,251 | 7,443 | 4,232,342 | |
| Université Western Ontario | 98 | 79,042 | 7,536 | 5,172,709 | 623 | 487,877 | 655 | 499,855 | 8,912 | 6,239,483 | |
| Université Wilfrid Laurier | 19 | 13,285 | 1,727 | 1,168,150 | 130 | 95,080 | — | — | 1,876 | 1,276,515 | |
| Université de Windsor | 13 | 8,435 | 3,487 | 2,367,742 | 190 | 129,180 | 17 | 13,350 | 3,707 | 2,518,707 | |
| Université York | 9 | 8,390 | 4,791 | 3,557,829 | 388 | 285,243 | 37 | 29,915 | 5,225 | 3,881,377 | |
| Québec | | | | | | | | | | | |
| Université McGill | 19 | 21,670 | 369 | 342,361 | 78 | 80,568 | 34 | 33,085 | 500 | 477,684 | |
| Université de Montréal | 3 | 3,632 | 79 | 86,522 | 22 | 23,612 | 4 | 4,150 | 108 | 117,916 | |

TABLEAU D

Résumé des opérations par année — 1964-1965 à 1975-1976

| Donnée sur les prêts | | | Frais | | | | | | | Autres | |
|----------------------|-----------------------------------|--------------------------|--|-------------------------|------------------------------------|-----------------------|--------------|-------------|-----------|------------------|--|
| Année de prêt | Valeur des prêts (millions de \$) | Nombre d'étudiants aidés | Paiements statutaires et sommes recouvrées | | | | | | Total | Frais de service | Paiements de remplacement (milliers de \$) |
| | | | Paiement d'intérêt | Réclamations pour perte | Réclamations pour cause de décrets | Frais de recouvrement | Recouvrement | | | | |
| 1964-65 | \$ 26.4 | 42,113 | 154,345 | — | 500 | — | — | \$ 154,845 | — | — | — |
| 1965-66 | 33.9 | 51,272 | 1,551,733 | 6,751 | 20,690 | — | — | 1,579,174 | 93,318 | 74 | 74 |
| 1966-67 | 39.9 | 63,243 | 2,438,354 | 109,256 | 55,607 | — | 484 | 2,602,733 | 151,102 | 757 | 757 |
| 1967-68 | 56.5 | 90,371 | 4,936,456 | 210,437 | 93,485 | 983 | 9,675 | 5,231,686 | 223,525 | 1,231 | 1,231 |
| 1968-69 | 62.6 | 107,312 | 5,993,076 | 395,709 | 122,134 | 14,585 | 64,695 | 6,460,909 | 307,258 | 2,403 | 2,403 |
| 1969-70 | 77.7 | 121,611 | 10,621,705 | 1,495,650 | 163,973 | 21,306 | 109,618 | 12,193,016 | 367,686 | 2,916 | 2,916 |
| 1970-71 | 83.2 | 135,899 | 16,565,480 | 4,983,074 | 208,996 | 116,183 | 557,692 | 21,316,041 | 426,121 | 5,350 | 5,350 |
| 1971-72 | 85.4 | 128,585 | 16,363,808 | 7,604,149 | 199,046 | 185,274 | 1,030,066 | 23,322,211 | 479,495 | 9,106 | 9,106 |
| 1972-73 | 99.6 | 122,396 | 15,232,302 | 8,600,638 | 260,361 | 301,169 | 1,712,214 | 22,682,256 | 499,834 | 9,449 | 9,449 |
| 1973-74 | 106.6 | 125,987 | 20,244,000 | 11,813,118 | 321,641 | 451,185 | 2,145,472 | 30,684,472 | 533,173 | 9,036 | 9,036 |
| 1974-75 | 118.1 | 140,644 | 19,711,894 | 13,952,041 | 431,506 | 725,539 | 3,334,663 | 31,486,317 | 749,742 | 10,698 | 10,698 |
| 1975-76 | 145.6 | 153,419 | 21,205,873 | 16,073,408 | 429,283 | 1,315,992 | 6,093,106 | 32,931,450 | 952,322 | 12,708 | 12,708 |
| Total | 935.5 | 1,282,852 | 135,019,026 | 65,244,231 | 2,307,222 | 3,132,216 | 15,057,685 | 190,645,010 | 4,783,576 | 63,728 | 63,728 |

TABLEAU C
Nombre et montant des prêts effectués par les prêteurs
Pour l'année terminée le 30 juin 1976

| Situation des points de règlement* (Points régionaux de compensation) | Banques à charte | | | | | | | | | | Coopératives de crédit ou caisses populaires | Total tous les prêteurs |
|--|-----------------------|-------------------------------------|-------------------------------|-------------------------------|--|----------------------|--------------------------------|------------------------|--------------------|------------------------|---|-------------------------------|
| | Banque de Montréal | Banque de Nouvelle- Ecosse | Banque Royale du Canada | Banque Toronto Dominion | Banque Canadienne Impériale de Commerce | Autres banques | Total toutes les banques | | | | | |
| Vancouver, C.-B. (Colombie-Britannique) | Nombre Montant \$ | 6,727 5,517,512 | 2,419 1,986,215 | 4,140 3,442,450 | 894 741,060 | 3,348 2,807,812 | 386 308,757 | 17,914 14,803,806 | 518 431,967 | 18,432 15,235,773 | | |
| Calgary, Alb. (Alberta) | Nombre Montant \$ | 3,272 3,701,733 | 1,046 1,150,927 | 4,623 5,152,153 | 1,670 1,902,896 | 4,902 5,664,758 | 1,095 756,837 | 16,608 18,329,304 | 11 8,505 | 16,619 18,337,809 | | |
| Régina, Sask. (Saskatchewan) | Nombre Montant \$ | 584 498,841 | 429 367,710 | 1,736 1,469,671 | 547 467,233 | 1,101 912,651 | 1 800 | 4,398 3,736,906 | 1,441 1,202,407 | 5,839 4,939,313 | | |
| Winnipeg, Man. (Manitoba) | Nombre Montant \$ | 1,577 1,151,207 | 606 448,090 | 1,544 1,110,979 | 940 671,112 | 4,492 3,240,417 | 4 4,840 | 9,163 6,626,645 | 683 465,466 | 9,846 7,092,111 | | |
| Toronto, Ont. (Ontario sauf la région d'Ottawa) | Nombre Montant \$ | 18,006 13,088,815 | 8,226 6,185,402 | 18,095 13,456,376 | 16,719 12,315,664 | 28,948 20,484,436 | 206 156,400 | 90,200 65,687,093 | 679 478,990 | 90,879 66,166,083 | | |
| Ottawa, Ont. (Région d'Ottawa) | Nombre Montant \$ | 1,572 1,174,417 | 3,087 2,331,653 | 851 667,934 | 511 385,865 | 2,046 1,591,731 | 269 208,695 | 8,336 6,360,295 | — | 8,336 6,360,295 | | |
| Montréal (Québec) (Québec sauf la ville de Québec, certaines régions de Terre-Neuve) | Nombre Montant \$ | 1,104 809,381 | 104 99,539 | 218 219,114 | 201 158,312 | 155 145,392 | 238 179,885 | 2,020 1,611,623 | — | 2,020 1,611,623 | | |
| Ville de Québec (Québec) (Région du Québec) | Nombre Montant \$ | 51 54,492 | — | 22 21,750 | 2 1,700 | 4 2,235 | 1 850 | 80 81,027 | — | 80 81,027 | | |
| Saint-Jean, N.-B. (Nouveau-Brunswick) | Nombre Montant \$ | 2,386 2,598,775 | 978 1,064,530 | 1,184 1,279,490 | 53 55,310 | 437 481,003 | 1,931 2,155,375 | 6,969 7,634,483 | — | 6,969 7,634,483 | | |
| Halifax, N.-É. (Île du Prince-Édouard, certaines régions de Terre-Neuve, Nouvelle-Ecosse) | Nombre Montant \$ | 2,543 2,772,516 | 2,938 2,739,080 | 5,252 5,549,986 | 50 54,195 | 9,864 6,966,928 | 1 1,630 | 20,648 18,084,335 | 67 67,035 | 20,715 18,151,370 | | |
| Total | Nombre Montant \$ | 37,822 31,367,689 | 19,833 16,373,146 | 37,665 32,389,903 | 21,587 16,753,347 | 55,297 42,297,363 | 4,132 3,774,069 | 176,336 142,955,517 | 3,399 2,654,370 | 179,735 145,609,887 | | |

*Les points régionaux de règlement sont les points où les prêteurs des régions ont indiqué les transactions de compensation.

TABLEAU A

Allocations aux provinces, allocations supplémentaires, certificats d'admissibilité délivrés, nombre d'étudiants ayant reçu des certificats et certificats négociés dans chacune des provinces participantes
Pour l'année terminée le 30 juin 1976

| Province émettrice | Allocations aux provinces | Allocations supplémentaires | Total des sommes allouées | Certificats délivrés | | Nombre des étudiants ayant reçu des certificats | Valeur | Nombre |
|-------------------------------|---------------------------|-----------------------------|---------------------------|----------------------|----------|---|-------------|----------|
| | | | | Valeur | Nombre | | | |
| Colombie-Britannique . . . | 18,081,000 | — | 18,081,000 | 16,915,597 | 20,384 | 17,655 | 15,674,910 | 18,694 |
| Alberta | 13,501,425 | 6,722,646 | 20,224,071 | 20,224,071 | 16,838 | 14,274 | 18,108,486 | 14,980 |
| Saskatchewan | 7,218,575 | — | 7,218,575 | 5,636,455 | 6,549 | 5,583 | 5,377,945 | 6,198 |
| Manitoba | 7,711,900 | — | 7,711,900 | 7,604,515 | 10,175 | 9,181 | 6,303,530 | 8,065 |
| Ontario | 60,470,550 | 15,980,200 | 76,450,750 | 76,450,750 | 104,940 | 82,845 | 74,441,375 | 102,381 |
| Nouveau-Brunswick | 5,664,225 | 4,410,095 | 10,074,320 | 10,074,320 | 8,808 | 7,439 | 8,915,830 | 7,828 |
| Nouvelle-Écosse | 6,452,075 | 7,254,365 | 13,706,440 | 13,706,440 | 12,219 | 9,975 | 13,080,690 | 11,588 |
| Île du Prince-Édouard | 948,325 | 1,062,975 | 2,011,300 | 2,011,300 | 1,709 | 1,531 | 1,964,125 | 1,664 |
| Terre-Neuve | 4,618,600 | — | 4,618,600 | 4,580,079 | 9,104 | 4,783 | 4,336,991 | 8,181 |
| Yukon | 125,825 | — | 125,825 | 113,150 | 82 | 77 | 106,250 | 77 |
| Territoires du Nord-Ouest . . | 240,625 | — | 240,625 | 131,068 | 85 | 76 | 121,668 | 79 |
| Total | 125,033,125 | 35,430,281 | 160,463,406 | 157,447,745 | 190,893* | 153,419* | 148,431,800 | 179,735* |

* Les chiffres des 'certificats délivrés', du 'nombre d'étudiants ayant reçu des certificats' et 'certificats négociés' varient parce que certains étudiants ont reçu plus d'un certificat et (ou) n'ont pas utilisé tous les certificats ou l'un d'eux.

TABLEAU B

Valeur des prêts à recouvrer aux institutions de prêt
au 30 juin 1976

| Institution de prêt | Prêts en cours dans la | | Total |
|---|--|---|-------------|
| | Classe A (le gouvernement payant l'intérêt) | Classe B (l'emprunteur payant l'intérêt) | |
| Banques à charte | 304,505,198 | 228,814,006 | 533,319,204 |
| Coopérative de crédit ou caisses populaires . . | 4,116,438 | 3,077,420 | 7,193,858 |
| Total | 308,621,636 | 231,891,426 | 540,513,062 |

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Depuis la mise en vigueur du Programme, en 1964 jusqu'au 30 juin 1976, les prêteurs ont négocié 1,369,884 certificats d'admissibilité représentant un total de \$938,379,918. Au 30 juin 1976, une somme de \$540,513,062 était engagée dans les institutions de prêt. De ce montant, \$308,621,636 constituaient des prêts accordés à des étudiants toujours aux études qui n'étaient pas tenus de commencer à effectuer de remboursement. \$231,891,426 représentait des prêts en cours de remboursement.

Depuis la mise en vigueur du Programme, quelque 605,000 étudiants ont été tenus de rembourser leurs prêts. Au 30 juin 1976, près de 7,4 pour cent des emprunteurs n'avaient pas honoré leurs obligations. Le recouvrement de ces comptes est confié à une agence commerciale de recouvrement des créances assujettie à un règlement qui stipule que, lorsqu'un emprunteur expose entièrement sa situation, tout doit être mis en oeuvre pour établir un calendrier de remboursement adapté à cette situation. Dans plus de 60 pour cent des cas, l'agence a pris des dispositions pour obtenir le remboursement intégral ou par versements mensuels des sommes dues, ou a reçu de l'emprunteur la preuve qu'il est temporairement dans l'impossibilité de rembourser. Comparativement à la situation à la fin de l'année précédente, ce chiffre représente une augmentation de plus de 17 pour cent du nombre de personnes en défaut en rapport avec nos agents et explique l'augmentation considérable du montant des recouvrements faits cette année (ils se sont élevés à \$6.1 millions, soit presque le double du montant de l'année précédente).

Renseignements statistiques

Le Tableau D en appendice au présent rapport fournit un compte rendu des activités pour chaque année depuis les débuts du Programme et les Tableaux 1 à 4, donnent des renseignements sur les institutions d'enseignement fréquentées par les étudiants emprunteurs au cours de l'année de prêt, les diplômés recherchés par eux ainsi que des enseignements sur l'âge, le sexe et l'état civil des emprunteurs.

Un total de 127,209 certificats, soit 70.8 pour cent des certificats ont été délivrés aux étudiants qui fréquentaient des universités au Canada; 2,175 (1.2 pour cent) aux étudiants qui fréquentaient des universités à l'étranger, surtout aux États-Unis, 1,390 (0.8 pour cent) aux étudiants d'écoles normales non universitaires; 5,848 (3.3 pour cent) aux étudiants d'institutions de formation professionnelle et technique et d'écoles de soins infirmiers et 43,113 (24.0 pour cent) aux étudiants de collèges d'arts appliqués et d'instituts de technologie ou de collèges juniors.

Environ 94 pour cent des étudiants emprunteurs suivaient des cours menant au baccalauréat, ou l'équivalent, tandis que les autres préparaient des diplômes supérieurs. Près de 92.9 pour cent de ceux qui suivaient des cours menant au baccalauréat, ou l'équivalent, fréquentaient des établissements situés dans leur propre province. Parmi ceux qui étudiaient en vue de l'obtention d'un diplôme au niveau de la maîtrise, 81.5 pour cent suivaient des cours dans leur province, ainsi que 87.7 pour cent de ceux qui voulaient obtenir un doctorat.

Le rôle des prêteurs

Les banques à charte et autres prêteurs désignés aux fins du Programme continuent à collaborer au financement et à l'administration du Programme canadien de prêts aux étudiants. Pendant l'année à l'étude, elles ont accepté quelque 180,000 certificats d'admissibilité et ont consenti des prêts au montant global d'environ 148 millions de dollars. Les opérations de prêts en vertu de la Loi actuelle ne sont pas limitées aux prêteurs des villes. Les succursales des banques et les caisses populaires des régions rurales y ont aussi participé. Le Tableau B indique la situation des prêts en cours à la fin de l'année de prêts 1975-1976.

Obligations du gouvernement fédéral

La Loi canadienne sur les prêts aux étudiants stipule que le gouvernement fédéral fera les paiements suivants à l'égard du Programme:

- l'intérêt aux prêteurs au taux prescrit par le Règlement (7,875 p. 100 par an pour l'année étudiée) tandis que les emprunteurs sont exemptés de l'intérêt;
- le plein montant de toute perte subie par un prêteur sur un prêt consenti en vertu de ce Programme;
- le plein montant du principal ainsi que les intérêts dus au prêteur en cas de décès de l'emprunteur;
- des frais de perception à un prêteur ou autre organisme qui a recouvert pour le compte du gouvernement un prêt à l'égard duquel une réclamation en raison de perte à été payée;

— une compensation à toute province dont le gouvernement informe le Ministre canadien de prêts aux étudiants. La compensation due à cette province est calculée en multipliant le coût du Programme au cours d'une année de prêt pour le gouvernement fédéral par le rapport de la population âgée de 18 à 24 ans de la province en cause à celle de la même classe d'âge dans les provinces participantes. La province de Québec a opté pour une compensation au cours de chaque année de prêt depuis l'établissement du Programme. Les montants de ces paiements relativement à chaque année de prêt depuis la mise sur pied du Programme canadien de prêts aux étudiants figurent au Tableau D.

Revue des opérations de l'année de prêt

Au cours de la douzième année de prêt, les provinces participantes ont délivré 190,893 certificats d'admissibilité à 153,419 étudiants. Ces certificats autorisaient des prêts au total de \$157,447,745. Les étudiants ont utilisé 179,735 de ces certificats pour obtenir des banques et autres prêteurs des prêts formant un total de \$145,609,887. Un petit nombre d'entre eux ne se sont pas servis de leurs certificats ou ont emprunté moins que la somme autorisée. Les provinces, dans certains cas, ont émis plus d'un certificat pour répondre aux besoins d'un même étudiant pendant l'année.

l'expiration de ce délai, les prêts sont remboursables par mensualités égales, y compris l'intérêt (5 3/4 pour cent par an sur les prêts consentis avant le 16 août 1968; sur les prêts consentis le 16 août ou après, un taux d'intérêt convenu entre la banque et l'emprunteur à la date de la consolidation, mais ne dépassant pas le taux maximal en vigueur à cette date calculé conformément au Règlement). Le taux maximal pour les consolidations faites au cours de l'année étudiée était de 8.25 pour cent. Les remboursements peuvent s'échelonner sur une période de dix ans à compter du jour où l'emprunteur a quitté l'institution d'enseignement, suivant le montant de sa dette et ses possibilités de remboursement. Les emprunteurs ne sont pas tenus de présenter des garanties afin d'obtenir un prêt.

Rôle des gouvernements provinciaux

Une province participante peut, au cours d'une année de prêt, autoriser l'octroi de prêts dont l'ensemble ne dépasse pas sa quote-part du montant total affecté aux prêts dans la Loi. Ce montant est réparti entre les provinces selon la proportion de la classe d'âge de 18 à 24 ans d'une province par rapport à la même classe d'âge pour l'ensemble du Canada. Pour l'année étudiée, le montant affecté aux prêts était de \$175,000,000. La province de Québec n'a pas participé à ce Programme. Le total d'allocation aux provinces participantes se chiffrait à \$125,033,125. D'autre part, la Loi prévoit un montant supplémentaire disponible pour les prêt égal à 30 pour cent du montant de base qui s'établit à \$52,500,000 pour l'année en cours. Ce montant supplémentaire n'est pas rattaché aux données démographiques provinciales et peut être affecté au gré du ministre des Finances, sur demande d'une province, pour compléter sa quote-part du montant de base. Pour l'année étudiée, \$35,430,281 ont été distribués à titre supplémentaire. Ce montant de prêts discrétionnaire a été incorporé dans la Loi pour tenir compte du fait que, en pratique, il existe des différences dans les niveaux relatifs des besoins de prêts d'une province à l'autre, en raison des particularités des structures de revenus, d'inscription des étudiants et des taux de participation. Le Tableau A indique les allocations aux provinces participantes, ainsi que les conditions des certificats émis par celle-ci au cours de l'année de prêt 1975-1976.

Elaboration des critères administratifs

La collaboration apportée par les gouvernements des provinces participantes a grandement profité au Programme canadien de prêts aux étudiants. Ces gouvernements sont chargés d'une bonne partie des tâches administratives importantes, y compris l'établissement de l'admissibilité des étudiants, leurs besoins financiers, leur statut de résident de la province aux fins de l'émission de certificats d'admissibilité pour les étudiants acceptés ainsi que la désignation des établissements scolaires. Durant la première année de prêt, les fonctionnaires fédéraux et provinciaux chargés de l'administration du Programme ont fixé une procédure de consultation en vue de mettre au point un ensemble de critères administratifs communs destinés à rendre raisonnablement uniformes les usages administratifs des provinces. Ces critères utilisés par toutes les provinces comme base de l'administration ont été révisés d'année en année en tenant compte de l'expérience acquise.

La province de Québec possède son propre programme d'aide aux étudiants et ne participe pas au Programme canadien de prêts aux étudiants. Cependant, des représentants de toutes les provinces, y compris le Québec, ont pris part aux consultations mentionnées plus haut assurant ainsi le maximum de coordination pour la mise au point et l'application des facilités d'emprunt mises à la disposition des étudiants dans tout le Canada.

La Loi canadienne sur les prêts aux étudiants est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin une aide financière leur permettant de poursuivre à plein temps des études postsecondaires. Le présent rapport a trait à la douzième année d'activité.

En vertu de ce Programme, le gouvernement garantit les prêts consentis par les banques à charte et autres prêteurs désignés à cette fin, aux étudiants qui possèdent un certificat d'admissibilité délivré par l'une des provinces participant au Programme. Les intérêts sur ces prêts sont payés par le gouvernement tant que l'étudiant poursuit ses études à plein temps et pendant les six mois suivant la fin de ses études.

Admissibilité des étudiants

Les étudiants peuvent recevoir un certificat d'admissibilité

- s'ils sont citoyens canadiens;
- ou s'ils sont des immigrants reçus selon le sens de la Loi sur l'immigration et qu'ils ont résidé au Canada pendant au moins une année;
- s'ils établissent leur résidence dans une province qui délivre des certificats d'admissibilité;

- s'ils sont admissibles à l'inscription ou sont inscrits dans un établissement d'enseignement désigné, à titre d'étudiants à plein temps, pour y suivre un cours de niveau postsecondaire au cours d'une année scolaire d'au moins vingt-six semaines, ou d'un semestre d'au moins treize semaines dans le cadre d'études faisant partie d'un programme d'une plus longue durée;

- s'ils ont établi à la satisfaction de l'autorité provinciale compétente habilitée à délivrer des certificats d'admissibilité, qu'ils ont besoin d'un prêt afin de pouvoir poursuivre leurs études.

Il n'y a pas de limite d'âge pour emprunter en vertu du Programme.

Conditions du prêt

Le montant maximal des prêts qui pouvaient être consentis à un étudiant au cours de l'année de prêt était de \$1,800 par année scolaire ou \$900 par semestre et de \$9,800 au total. Les prêts sont exempts d'intérêt tant que l'emprunteur est étudiant à plein temps, et pendant les six mois suivant la fin de ses études, aucun remboursement de principal n'étant nécessaire au cours de cette période. Avant le premier jour du septième mois après avoir cessé d'être étudiant à plein temps, l'emprunteur doit consolider tous ses prêts. A

PROGRAMME CANADIEN DE PRÊTS AUX ÉTUDIANTS

L'honorable Donald S. Macdonald, C.P., député,
Ministre des Finances,
Chambre des Communes,
Ottawa, Ontario.

Monsieur le Ministre,

J'ai l'honneur de vous présenter le rapport annuel du Programme canadien de prêts aux étudiants pour l'année de prêt terminée le 30 juin 1976.

Veuillez agréer, monsieur le Ministre, l'assurance de ma très haute considération.

Le sous-ministre des Finances

T.K. SHOYAMA

PROGRAMME CANADIEN DE PRÊTS AUX ÉTUDIANTS

Rapport annuel
1975-76



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Secretary
of State

Secrétariat
d'État

Canada Student Loans Program

ANNUAL REPORT
1976-1977

Canada Student Loans Program

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CANADA STUDENT LOANS PROGRAM

The Honourable John Roberts, P.C., M.P.,
Secretary of State,
House of Commons,
Ottawa, Ontario.

Dear Mr. Roberts:

I have the honour to submit to you the Annual Report of the Canada Student Loans Program for the loan year ended June 30, 1977.

Yours very truly,

Pierre Juneau
Under Secretary of State

THIRTEENTH ANNUAL REPORT

for the Loan Year

JULY 1, 1976 to JUNE 30, 1977

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. This Report covers the thirteenth year of operations.

Under the Program, the Government guarantees loans made by chartered banks and other designated lenders to students on the basis of Certificates of Eligibility issued by provinces participating in the Program. The Government carries the cost of interest payment on these loans while the students continue full-time studies and for six months afterwards.

ELIGIBILITY OF STUDENTS

Students may receive Certificates of Eligibility if they

- are Canadian citizens;
 - or, are landed immigrants within the meaning of the Immigration Act and have been resident in Canada for a period of not less than one year;
- establish residence in a province which issues Certificates of Eligibility;
- are qualified for enrolment or are enrolled at a specified educational institution as a full-time student in a course of studies at a post-secondary school level for an academic year of not less than twenty-six weeks, or a semester of not less than thirteen weeks' duration within a course of studies that forms part of a longer program;
- have established to the satisfaction of the appropriate provincial authority empowered to issue a Certificate of Eligibility that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the Program.

LOAN TERMS

The maximum loan amount permitted to be authorized to a student during the loan year under review was \$1,800 per academic year or \$900 per semester and \$9,800 in total. The loans are interest free to borrowers while they are full-time students, and for six months thereafter, and no repayments of principal need be made during that time. Prior to the last day of the sixth month after ceasing to be a full-time student, a borrower must consolidate all his loans. After the expiry of this period the loans are repayable by the borrowers in equal instalments including interest (5 3/4 per cent per annum on loans made before August 16, 1968 and an interest rate on loans made on or after August 16, 1968 as agreed upon between the bank and the borrower on the date of consolidation, but not to exceed a maximum rate in effect on that date calculated in accordance with the Regulations). The maximum rate for consolidations made in the year under review was 9.875 per cent. The repayment period may extend up to ten years from the time a borrower leaves the educational institution, depending on the loan amount and his probable ability to repay. Borrowers are not required to put up security in order to obtain a loan.

THE ROLE OF PROVINCIAL GOVERNMENTS

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Act. This loan provision is allocated among the provinces in the same relationship which the 18-24 age group in a province bears to the age group population for Canada as a whole. For the year under review, the basic loan provision was \$250,000,000. The Province of Quebec did not participate in the Program. The aggregate of allocation to participating provinces was \$178,823,500. In addition, the Act provided for a supplementary loan provision equal to 30 per cent of the basic loan provision which amounted to \$75,000,000 in the year under review. This supplementary loan provision is not tied to provincial population data and may be allocated on a discretionary basis by the Minister, upon application by a province, to supplement that province's basic allocation where there is a need for additional funds to satisfy approved applications. This supplementary allocation was included in the legislation in recognition of the fact that, in practice, there are differences in the relative levels of loan demand from province to province due to differences in income patterns, student enrolment and participation rates. Table A shows the allocation to and particulars of Certificates issued by participating provinces in the loan year 1976-1977.

DEVELOPMENT OF ADMINISTRATIVE CRITERIA

The Canada Student Loans Program has benefitted greatly from the cooperation afforded by the governments of the participating provinces. Provincial Governments are responsible for much of the important administrative work involved including the determination of the eligibility of individual students, their individual need for a loan, provincial residence status in connection with the issue of Certificates of Eligibility to qualifying students, and the designation of the educational institutions. During the first loan year, federal and provincial officials responsible for the administration of the Program established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree of uniformity in the administrative practices followed by provinces. These criteria have been used by all provinces as the basis for administration and have been reviewed from year to year in the light of experience gained.

Although the Province of Quebec has its own assistance program and does not participate in the Canada Student Loans Program representatives of all provinces, including Quebec, participated in the consultative procedures mentioned above, thereby assuring maximum coordination in the development and application of student loan facilities throughout Canada.

THE ROLE OF LENDERS

The chartered banks and other lenders designated for the purposes of the Program continue to extend their cooperation in the provision of the financing and administration of the Canada Student Loans Program. During the year under review they negotiated some 162,000 Certificates of Eligibility and made loans amounting to approximately \$158 million. Lending operations under this legislation have not been confined to lenders located in cities. Bank branches and credit unions in rural areas have participated as well. Table B shows the position with respect to loans outstanding with lenders at the end of the 1976-1977 loan year.

OBLIGATIONS OF THE FEDERAL GOVERNMENT

The Canada Student Loans Act provides for the following payments to be made by the Federal Government in respect of the program:

- interest to lenders at the rate prescribed by Regulations (9.5 per cent per annum for the year under review) while the loans are interest free to borrowers;
- the full amount of any loss sustained by a lender on a Canada Student Loan;
- the full amount of principal plus interest owing to the lender in the event of the death of the borrower;
- a collection fee to a lender or other agency which has collected on behalf of the Government a loan on which a loss claim had been paid;
- an alternative payment to any province the government of which advises the Minister that it will operate its own program of assistance and not participate in the Canada Student Loans Program. The alternative payment due such a province is calculated by applying the proportion that the 18-24 year-old population of the province concerned bears to the same population age group in participating provinces to the cost of the Program in the loan year to the Federal Government. The Province of Quebec has opted for an alternative payment in each loan year since the inception of the Program. The amounts of these payments for each loan year since inception are included in Table D.

REVIEW OF OPERATIONS DURING THE LOAN YEAR

During the thirteenth loan year, a total of 154,981 students received 179,938 Certificates of Eligibility issued by participating provinces. The total value of loans authorized by these Certificates was \$178,310,309. Students negotiated 162,261 Certificates and obtained loans from banks and other lenders of \$158,296,508. A small proportion of the students did not use their Certificates, or drew less than the authorized amount. The provinces, in some instances, issued more than one Certificate to cover a student's needs during the year.

Since inception of the Program in 1964 to June 30, 1977, lenders have negotiated 1,532,145 Certificates of Eligibility for a total of \$1,093.8 million. As at June 30, 1977 \$608,244,113 was outstanding at lending institutions comprising \$342,693,960 in respect of loans owed by students who are still enrolled and therefore, not required to commence repayment and \$265,550,153 in respect of loans under repayment.

Since inception of the Program some 710,800 students have become liable for repayment of their loans. As of June 30, 1977, some 7.6 per cent of these borrowers had defaulted on their loans. Collection of these accounts is handled through a commercial collection agency which operates under a directive designed to ensure that, where a borrower fully discloses his financial situation, every effort is made to arrange a schedule of repayment tailored to that situation. In more than 70 per cent of the cases, the agency has arranged repayment in full or monthly repayment programs or has obtained the cooperation of the borrower in providing proof of temporary inability to make payments.

STATISTICAL INFORMATION

Table D appended to this Report summarizes operational data for each year since inception and Tables 1 to 4 contain information on educational institutions attended by student borrowers during the loan year, degrees sought by these students and information as to age, sex and marital status.

A total of 101,943 certificates amounting to 72.4 per cent of all certificates were issued to students attending universities in Canada, 2,143 certificates or 1.5 per cent were issued to students attending universities outside Canada, mainly in the United States. There were 957 certificates or .7 per cent issued to students at non-university teacher training institutions, 26,993 certificates or 19.1 per cent issued to students at technical and vocational training institutions and 8,834 certificates or 6.3 per cent to students in other post-secondary educational institutions (nursing schools, junior colleges and private institutions).

Approximately 96 per cent of the student borrowers were in undergraduate or equivalent courses, with the remainder seeking graduate degrees. Approximately 89.7 per cent of those pursuing an undergraduate degree, or its equivalent, attended an institution located in their home province. Of those pursuing a degree at the Master's level 65 per cent studied in their home province as did 51.9 per cent of the Ph.D students.

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STATISTICAL INFORMATION ABOUT STUDENT BORROWERS

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TABLE A
Provincial Allocations, Supplementary Allocations,
Certificates of Eligibility Issued, Number of Students Issued Certificates
and Certificates Negotiated in each Participating Province
For the Year Ended June 30, 1977

| Issuing Province | Provincial Allocation | Supplementary Allocation | Total Allocation | Certificates Issued | | No. of Students Issued Certificates | Certificates Negotiated | | Students Negotiating Certificates |
|-----------------------------|-----------------------|--------------------------|------------------|---------------------|----------|-------------------------------------|-------------------------|----------|-----------------------------------|
| | | | | Face value | Number | | Face value | Number | |
| British Columbia | \$ 25,414,250 | \$ 4,048,567 | \$ 29,462,817 | \$ 20,312,187 | 19,098 | 16,887 | \$ 19,171,982 | 17,889 | 16,103 |
| Alberta | 19,775,500 | 10,406,652 | 30,182,152 | 19,953,247 | 15,819 | 14,015 | 18,599,657 | 14,570 | 13,283 |
| Saskatchewan | 10,783,000 | 500,724 | 11,283,724 | 5,464,415 | 5,661 | 5,069 | 5,239,975 | 5,398 | 4,886 |
| Manitoba | 10,891,500 | 3,805,896 | 14,697,396 | 12,569,226 | 9,743 | 7,759 | 9,950,142 | 7,395 | 7,052 |
| Ontario | 85,896,000 | 44,500,526 | 130,396,526 | 90,743,154 | 99,050 | 88,732 | 80,357,993 | 88,141 | 77,823 |
| New Brunswick | 8,193,250 | 2,436,117 | 10,629,367 | 8,608,867 | 7,906 | 6,367 | 7,931,925 | 7,289 | 6,210 |
| Nova Scotia | 9,256,000 | 7,402,182 | 16,658,182 | 13,208,089 | 11,217 | 9,471 | 12,574,019 | 10,644 | 9,201 |
| Prince Edward Island | 1,362,500 | 748,296 | 2,110,796 | 2,274,485 | 1,806 | 1,458 | 2,102,845 | 1,659 | 1,395 |
| Newfoundland | 6,718,250 | 1,151,040 | 7,869,290 | 4,952,781 | 9,492 | 4,888 | 4,771,397 | 9,149 | 4,795 |
| Yukon | 187,750 | | 187,750 | 134,294 | 86 | 80 | 121,094 | 77 | 75 |
| Northwest Territories | 345,500 | | 345,500 | 89,564 | 60 | 55 | 74,244 | 50 | 47 |
| Total | 178,823,500 | 75,000,000 | 253,823,500 | 178,310,309 | 179,938* | 154,981* | 160,895,273 | 162,261* | 140,870* |

* 'Certificates issued', 'number of students issued certificates', 'certificates negotiated' and 'students negotiating certificates' vary because some students were issued more than one certificate and/or did not negotiate some or all of their certificates.

TABLE B
Value of Loans Outstanding at Lending Institutions
as at June 30, 1977

| Lending Institution | Loans outstanding in | | | Total |
|-----------------------|---|--|----|-------------|
| | Class A (Government paying interest) | Class B (Borrowers paying interest) | | |
| Chartered Banks | \$ 336,827,593 | \$ 259,596,745 | \$ | 596,424,338 |
| Credit Unions | 5,866,367 | 5,953,408 | | 11,819,775 |
| Total | 342,693,960 | 265,550,153 | | 608,244,113 |

TABLE C
Number and Amount of Loans Made by Lenders
For the Year Ended June 30, 1977

| Location of Regional Settlement Points* (areas clearing through points) | Chartered Banks | | | | | | | | Total all Lenders |
|---|---|----------------------|----------------------|-----------------------|------------------------------------|--------------------|------------------------|--------------------|------------------------|
| | Bank of Montreal | Bank of Nova Scotia | Royal Bank of Canada | Toronto Dominion Bank | Canadian Imperial Bank of Commerce | Other Banks | Total all Banks | Credit Unions etc. | |
| Vancouver, B.C. (British Columbia) | Number 5,929 Amount \$ 6,309,106 | 2,350 2,395,790 | 3,821 3,921,821 | 933 956,699 | 3,408 3,581,809 | 414 426,855 | 16,838 17,592,080 | 545 574,841 | 17,383 18,166,921 |
| Calgary, Alta. (Alberta) | Number 2,865 Amount \$ 3,419,585 | 1,082 1,253,188 | 4,691 5,683,686 | 1,724 2,081,170 | 4,755 5,754,865 | 67 81,185 | 15,184 18,273,679 | 1,005 816,802 | 16,189 19,090,481 |
| Regina, Sask. (Saskatchewan) | Number 521 Amount \$ 502,410 | 412 386,190 | 1,623 1,553,764 | 436 421,080 | 948 922,895 | 1 1,310 | 3,941 3,787,649 | 1,259 1,177,868 | 5,200 4,965,517 |
| Winnipeg, Man. (Manitoba) | Number 1,381 Amount \$ 1,738,795 | 603 767,335 | 1,458 1,870,825 | 930 1,162,180 | 3,953 4,615,018 | 6 7,100 | 8,331 10,161,253 | 636 850,575 | 8,967 11,011,828 |
| Toronto, Ont. (Ontario less Ottawa area) | Number 15,082 Amount \$ 13,899,839 | 6,805 6,389,044 | 15,746 14,672,462 | 14,758 13,498,635 | 24,434 21,681,900 | 180 173,470 | 77,005 70,315,350 | 395 349,915 | 77,400 70,665,265 |
| Ottawa, Ont. (Ottawa area) | Number 1,302 Amount \$ 1,213,355 | 2,779 2,555,076 | 870 816,545 | 598 541,760 | 1,905 1,781,205 | 238 222,250 | 7,692 7,130,191 | - - | 7,692 7,130,191 |
| Montreal, Que. (Que. less Quebec City, parts of Newfoundland) | Number 1,319 Amount \$ 986,217 | 99 118,249 | 243 269,030 | 68 72,315 | 195 210,170 | 335 330,299 | 2,259 1,986,280 | 52 47,870 | 2,311 2,034,150 |
| Quebec City, Que. (Quebec City area) | Number 50 Amount \$ 54,565 | - - | 28 29,635 | 1 560 | 8 6,660 | - - | 87 91,420 | 5 2,720 | 92 94,140 |
| St. John, N.B. (New Brunswick) | Number 2,178 Amount \$ 2,388,568 | 989 1,057,852 | 1,036 1,120,435 | 86 82,435 | 401 444,755 | 1,984 1,997,135 | 6,674 7,091,180 | - - | 6,674 7,091,180 |
| Halifax, N.S. (Prince Edward Island, parts of Newfoundland, Nova Scotia) | Number 2,127 Amount \$ 2,428,740 | 3,194 2,987,405 | 4,849 5,269,826 | 98 106,582 | 10,019 7,185,557 | - - | 20,287 17,978,110 | 66 68,725 | 20,353 18,046,835 |
| Total | Number 32,754 Amount \$ 32,941,180 | 18,313 17,910,129 | 34,348 35,208,029 | 19,632 18,923,416 | 50,026 46,184,834 | 3,225 3,239,604 | 158,298 154,407,192 | 3,963 3,889,316 | 162,261 158,296,508 |

* Regional settlement points through which lenders in the areas indicated clear transactions.

TABLE D
Summary of Operations by Year
1964-65 to 1976-77

| Loan Data | | Costs | | | | | | | Other | |
|-----------|---------------------------|-------------------------------------|-----------------------------------|-------------|--------------|------------|---------------------|-------------|--------------|----------------------------------|
| Loan Year | Value of Loans (Millions) | No. of Students Issued Certificates | Statutory Payments and Recoveries | | | | | | Service Fees | Alternative Payments (Thousands) |
| | | | Interest Payments | Loss Claims | Death Claims | Collection | Recoveries (Credit) | Totals | | |
| 1964-65 | \$ 26.4 | 42,113 | \$ 154,345 | \$ — | \$ 500 | \$ — | \$ — | \$ 154,845 | \$ — | \$ — |
| 1965-66 | 33.9 | 51,272 | 1,551,733 | 6,751 | 20,690 | — | — | 1,579,174 | 93,318 | 74 |
| 1966-67 | 39.9 | 63,243 | 2,438,354 | 109,256 | 55,607 | — | 484 | 2,602,733 | 151,102 | 757 |
| 1967-68 | 56.5 | 90,371 | 4,936,456 | 210,437 | 93,485 | 983 | 9,675 | 5,231,686 | 223,525 | 1,231 |
| 1968-69 | 62.6 | 107,312 | 5,993,076 | 395,709 | 122,134 | 14,585 | 64,695 | 6,460,809 | 307,258 | 2,403 |
| 1969-70 | 77.7 | 121,611 | 10,621,705 | 1,495,650 | 163,973 | 21,306 | 109,618 | 12,193,016 | 367,686 | 2,916 |
| 1970-71 | 83.2 | 135,899 | 16,565,480 | 4,983,074 | 208,996 | 116,183 | 557,692 | 21,316,041 | 426,121 | 5,350 |
| 1971-72 | 85.4 | 128,585 | 16,363,808 | 7,604,149 | 199,046 | 185,274 | 1,030,066 | 23,322,211 | 479,495 | 9,106 |
| 1972-73 | 99.6 | 122,396 | 15,232,302 | 8,600,638 | 260,361 | 301,169 | 1,712,214 | 22,682,256 | 499,834 | 9,449 |
| 1973-74 | 106.6 | 125,987 | 20,244,000 | 11,813,118 | 321,641 | 451,185 | 2,145,472 | 30,684,472 | 533,173 | 9,036 |
| 1974-75 | 118.1 | 140,644 | 19,711,894 | 13,952,041 | 431,506 | 725,539 | 3,334,663 | 31,486,317 | 749,742 | 10,698 |
| 1975-76 | 145.6 | 153,419 | 21,205,873 | 16,073,408 | 429,283 | 1,315,992 | 6,093,106 | 32,931,450 | 952,322 | 12,708 |
| 1976-77 | 158.3 | 154,981 | 20,376,367 | 19,777,102 | 343,444 | 2,460,598 | 9,229,196 | 33,728,315 | 960,373 | 13,190 |
| Total | 1,093.8 | 1,437,833 | 155,395,393 | 85,021,333 | 2,650,666 | 5,592,814 | 24,286,881 | 224,373,325 | 5,743,949 | 76,918 |

TABLE 1
Distribution of Students Negotiating Certificates and Value of Loans made by Educational Institution Attended
For the Year Ended June 30, 1977

| | Non-Degree Programs* | | Degree Programs** | | Graduate Degrees | | | | Total | | |
|---|----------------------|----------------|-------------------|----------------|------------------|----------------|-----------|----------------|--------|----------------|--|
| | Number | Amount** \$ | Programs** | | Masters | | Doctorate | | Number | Amount** \$ | |
| | | | Number | Amount** \$ | Number | Amount** \$ | Number | Amount** \$ | | | |
| <i>Universities</i> | | | | | | | | | | | |
| <i>British Columbia</i> | 175 | 203,624 | 6,622 | 7,682,711 | 371 | 523,030 | 40 | 62,338 | 7,208 | 8,471,703 | |
| University of British Columbia | 11 | 11,950 | 172 | 166,848 | — | — | — | — | 183 | 178,798 | |
| Notre Dame University of Nelson | 72 | 84,714 | 3,738 | 3,851,219 | 41 | 43,416 | 19 | 26,727 | 3,870 | 4,006,076 | |
| Simon Fraser University | 41 | 48,039 | 1,865 | 2,252,570 | 38 | 59,118 | 4 | 4,580 | 1,948 | 2,364,307 | |
| <i>Alberta</i> | | | | | | | | | | | |
| University of Alberta | 65 | 66,181 | 5,226 | 7,108,536 | 135 | 165,375 | 26 | 30,206 | 5,452 | 7,370,298 | |
| University of Calgary | 66 | 72,575 | 2,589 | 3,530,333 | 85 | 123,766 | 14 | 20,391 | 2,754 | 3,747,065 | |
| University of Lethbridge | 11 | 11,965 | 465 | 580,544 | — | — | — | — | 476 | 592,509 | |
| <i>Saskatchewan</i> | | | | | | | | | | | |
| University of Regina | 12 | 14,520 | 562 | 543,478 | 16 | 18,970 | — | — | 590 | 576,968 | |
| University of Saskatchewan | 19 | 21,115 | 2,279 | 776,167 | 56 | 70,124 | 4 | 4,606 | 2,358 | 872,012 | |
| <i>Manitoba</i> | | | | | | | | | | | |
| Brandon University | 5 | 5,569 | 275 | 397,111 | — | — | — | — | 280 | 402,680 | |
| University of Manitoba | 154 | 186,856 | 2,735 | 3,706,684 | 239 | 327,037 | 14 | 19,502 | 3,142 | 4,240,079 | |
| University of Winnipeg | 8 | 8,956 | 729 | 952,162 | 3 | 5,067 | — | — | 740 | 966,185 | |
| <i>Ontario</i> | | | | | | | | | | | |
| Bar Admission Course | 530 | 772,328 | — | — | — | — | — | — | 530 | 772,328 | |
| Brock University | 5 | 7,943 | 1,040 | 1,075,010 | 15 | 17,268 | — | — | 1,060 | 1,100,221 | |
| Carleton University | 8 | 8,669 | 2,602 | 2,784,241 | 212 | 259,880 | 9 | 16,269 | 2,831 | 3,069,059 | |
| University of Guelph | 156 | 152,316 | 4,828 | 4,890,544 | 182 | 191,428 | 34 | 37,184 | 5,200 | 5,271,472 | |
| Lakehead University | 184 | 184,743 | 1,015 | 1,111,930 | 49 | 55,832 | — | — | 1,248 | 1,352,505 | |
| Laurentian University | 56 | 55,813 | 1,229 | 1,237,476 | 5 | 5,381 | — | — | 1,290 | 1,298,670 | |
| McMaster University | 8 | 8,338 | 3,193 | 3,295,898 | 124 | 122,170 | 13 | 18,673 | 3,338 | 3,445,079 | |
| Ontario College of Art | 581 | 635,335 | 72 | 88,131 | 3 | 3,737 | — | — | 656 | 727,203 | |
| University of Ottawa | 53 | 57,957 | 2,704 | 3,020,007 | 189 | 223,723 | 34 | 44,164 | 2,980 | 3,345,851 | |
| Queen's University | 25 | 24,354 | 3,225 | 3,317,699 | 232 | 274,109 | 16 | 26,553 | 3,498 | 3,642,715 | |
| University of Toronto | 293 | 318,559 | 8,098 | 8,923,926 | 634 | 719,232 | 176 | 200,970 | 9,201 | 10,162,687 | |
| Trent University | 7 | 7,340 | 1,198 | 1,268,611 | 1 | 1,041 | — | — | 1,206 | 1,276,992 | |
| University of Waterloo | 14 | 12,796 | 5,153 | 4,732,480 | 154 | 148,855 | 47 | 51,149 | 5,368 | 4,945,280 | |
| University of Western Ontario | 98 | 103,292 | 6,754 | 7,099,344 | 471 | 545,468 | 23 | 29,852 | 7,346 | 7,777,956 | |
| Wilfrid Laurier University | 5 | 4,920 | 1,371 | 1,407,618 | 81 | 101,052 | — | — | 1,457 | 1,513,590 | |
| University of Windsor | 7 | 7,602 | 2,719 | 3,043,648 | 123 | 145,438 | 5 | 7,078 | 2,854 | 3,203,766 | |
| York University | 8 | 8,440 | 4,378 | 4,652,107 | 343 | 395,006 | 41 | 50,826 | 4,770 | 5,106,379 | |

TABLE 2
Distribution of Students Negotiating Certificates by Type of Educational Institution Attended
For the Year Ended June 30, 1977

| Location of Educational Institution Attended | Universities | | | | | | | | | | | | Other Post-Secondary | Total |
|--|------------------------|-------------|--------------------------|-------|----------|-----------|------------------|--------------|--------|----------------|-----------------|-------|----------------------|---------|
| | Undergraduate Degrees* | | | | | | Graduate Degrees | | | | | | | |
| | Art & Science | Engineering | Commerce Business Admin. | Law | Medicine | Dentistry | Education | Other Degree | Total | Master's Level | Doctorate Level | Total | | |
| British Columbia | 7,420 | 397 | 617 | 494 | 112 | 109 | 2,419 | 1,273 | 12,841 | 460 | 66 | 526 | 1,434 | 14,801 |
| Alberta | 2,730 | 508 | 769 | 257 | 420 | 106 | 2,372 | 1,490 | 8,652 | 230 | 43 | 273 | 2,613 | 11,538 |
| Saskatchewan | 814 | 179 | 318 | 119 | 101 | 24 | 961 | 477 | 2,993 | 77 | 4 | 81 | 716 | 3,790 |
| Manitoba | 1,793 | 207 | 265 | 129 | 125 | 29 | 637 | 770 | 3,955 | 250 | 14 | 264 | 1,325 | 5,544 |
| Ontario | 26,505 | 3,156 | 3,047 | 1,815 | 2,244 | 17 | 5,022 | 9,227 | 51,033 | 2,839 | 406 | 3,245 | 27,605 | 81,883 |
| Quebec | 231 | 25 | 27 | 27 | 33 | 8 | 14 | 72 | 432 | 125 | 18 | 143 | 392 | 967 |
| New Brunswick | 1,695 | 353 | 462 | 114 | — | — | 702 | 275 | 3,601 | 73 | 5 | 78 | 811 | 4,490 |
| Nova Scotia | 4,784 | 307 | 927 | 276 | 255 | 59 | 567 | 830 | 8,005 | 336 | 13 | 349 | 1,593 | 9,947 |
| P.E.I. | 429 | 28 | 147 | — | — | — | 64 | 11 | 679 | — | — | — | 182 | 861 |
| Newfoundland | 1,406 | 197 | 330 | — | 147 | — | 1,653 | 349 | 4,082 | 40 | 1 | 41 | 318 | 4,441 |
| Yukon & Northwest Territories | — | — | — | — | — | — | — | — | — | — | — | — | 8 | 8 |
| United States | 409 | 62 | 53 | 11 | 31 | 5 | 137 | 267 | 975 | 318 | 82 | 400 | 639 | 2,014 |
| United Kingdom | 22 | 1 | 1 | 6 | 6 | 1 | 4 | 15 | 56 | 71 | 32 | 103 | 96 | 255 |
| Europe | 21 | — | — | 2 | 38 | 1 | — | 9 | 71 | 27 | 12 | 39 | 134 | 244 |
| Rest of the World | 6 | — | — | 6 | 29 | 1 | — | 4 | 46 | 5 | 4 | 9 | 32 | 87 |
| Total | 48,265 | 5,417 | 6,961 | 3,256 | 3,541 | 360 | 14,552 | 15,069 | 97,421 | 4,851 | 700 | 5,551 | 37,898 | 140,870 |

* Including second and professional degrees.

TABLE 3
Distribution of Students Negotiating Certificates by Province of Issue, Location of Institution Attended and Level of Studies
For the Year Ended June 30, 1977

| Institution in | British Columbia | | | | Alberta | | | | Saskatchewan | | | | Manitoba | | | | Ontario | | | |
|---|------------------|-------|----------|----|---------------|-------|----------|----|---------------|-----|----------|---|---------------|-------|----------|-----|---------------|--------|----------|-----|
| | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | | Undergraduate | | Graduate | |
| Province of Issue | | | | | | | | | | | | | | | | | | | | |
| British Columbia | 12,226 | 1,292 | 357 | 58 | 323 | 144 | 16 | 10 | 91 | 2 | 2 | 2 | 76 | 22 | 5 | 393 | 229 | 85 | 32 | 85 |
| Alberta | 300 | 36 | 31 | 3 | 7,927 | 2,218 | 162 | 23 | 105 | 7 | 7 | 7 | 55 | 36 | 10 | 671 | 633 | 169 | 63 | 169 |
| Saskatchewan | 44 | 6 | 12 | - | 132 | 138 | 5 | - | 2,730 | 677 | 50 | 2 | 35 | 14 | 9 | 349 | 440 | 118 | - | - |
| Manitoba | 41 | 13 | 13 | - | 50 | 36 | 10 | - | 30 | 16 | 4 | 4 | 3,639 | 1,184 | 200 | 10 | 648 | 235 | 43 | - |
| Ontario | 120 | 67 | 30 | 5 | 118 | 40 | 21 | 7 | 20 | 11 | 11 | 2 | 121 | 62 | 24 | 3 | 48,165 | 24,798 | 2,092 | 263 |
| New Brunswick | 25 | 5 | 5 | - | 20 | 11 | 5 | - | 1 | 1 | 1 | - | 10 | 3 | 1 | 426 | 410 | 63 | - | - |
| Nova Scotia | 27 | 2 | 11 | - | 46 | 12 | 9 | 2 | 4 | 1 | 1 | 1 | 11 | 2 | 1 | 225 | 267 | 52 | 5 | 5 |
| Prince Edward Island | 8 | 1 | - | - | 3 | 4 | 2 | 1 | 2 | 1 | 2 | 2 | 7 | 1 | 1 | 43 | 50 | 13 | - | - |
| Newfoundland | 10 | - | - | - | 8 | 1 | 2 | - | 5 | - | - | - | 1 | 1 | 1 | 101 | 92 | 10 | - | - |
| Yukon & Northwest Territories | 40 | 12 | 1 | - | 25 | 9 | - | - | 5 | - | - | - | 1 | - | - | 12 | 2 | 2 | - | - |
| Total | 12,841 | 1,434 | 460 | 66 | 8,652 | 2,613 | 230 | 43 | 2,993 | 716 | 77 | 4 | 3,955 | 1,325 | 250 | 14 | 51,033 | 27,605 | 2,839 | 406 |

| Institution in | Quebec | | | | New Brunswick | | | | Nova Scotia | | | | Prince Edward Island | | | | Newfoundland | | | |
|---|---------------|-----|------------|-------|---------------|-----|---------|---|-------------|-------|---------------|----|----------------------|-----|----------|---|---------------|-----|------------|---|
| | Undergraduate | | Equivalent | | Graduate | | Masters | | Doctorate | | Undergraduate | | Equivalent | | Graduate | | Undergraduate | | Equivalent | |
| Province of Issue | | | | | | | | | | | | | | | | | | | | |
| British Columbia | 43 | 3 | 17 | 0 | 17 | 1 | 0 | - | 66 | 12 | 6 | - | 1 | - | - | - | 3 | - | - | - |
| Alberta | 32 | 7 | 8 | 1 | 6 | 2 | 1 | - | 97 | 22 | 6 | - | 1 | 1 | - | - | 6 | - | - | - |
| Saskatchewan | 7 | 1 | - | - | 2 | - | 0 | - | 12 | 2 | 2 | - | - | - | - | - | - | - | - | - |
| Manitoba | 8 | 5 | 8 | 2 | 2 | 1 | 1 | - | 14 | 1 | 2 | - | - | - | - | - | 1 | - | 1 | - |
| Ontario | 149 | 297 | 61 | 14 | 29 | 15 | 6 | 1 | 170 | 105 | 49 | 8 | 4 | - | - | - | 13 | 14 | 2 | 1 |
| New Brunswick | 133 | 68 | 22 | 3,069 | 757 | 56 | 2 | 2 | 833 | 66 | 36 | 36 | 26 | 29 | - | - | 29 | 3 | 2 | - |
| Nova Scotia | 39 | 7 | 8 | 1 | 326 | 14 | 5 | 5 | 6,352 | 1,346 | 205 | 5 | 44 | 44 | - | - | 34 | 3 | 2 | - |
| Prince Edward Island | 4 | - | - | - | 106 | 21 | 2 | 2 | 324 | 29 | 22 | - | 105 | 105 | - | - | 18 | 1 | - | - |
| Newfoundland | 17 | 4 | - | - | 44 | - | 2 | - | 130 | 12 | 8 | - | 3 | 1 | - | - | 3,977 | 300 | 33 | - |
| Yukon & Northwest Territories | - | - | - | - | - | - | 0 | - | 7 | - | - | - | - | - | - | - | 1 | - | - | - |
| Total | 432 | 392 | 125 | 18 | 3,601 | 811 | 73 | 5 | 8,005 | 1,593 | 336 | 13 | 679 | 182 | - | - | 4,082 | 318 | 40 | 1 |

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Rapport annuel, 1976-1977

Tableau 4
Répartition des étudiants ayant négocié leurs certificats, suivant l'âge, le niveau d'étude, le sexe et la situation de famille
(fin)

| Âge en années et niveau du programme | 23 | | 24 | | 25-29 | | | 30-34 | | | 35 et plus | | | Total | | |
|---|----------|----------|--------------------------------------|-------------------------------|----------|----------|--------------------------------------|----------|----------|--------------------------------------|------------|----------|--------------------------------------|----------|----------|-----------------|
| | Diplôme | | Diplôme | | Diplôme | | Programme ne donnant pas de grade | Diplôme | | Programme ne donnant pas de grade | Diplôme | | Programme ne donnant pas de grade | Diplôme | | Total Cumulatif |
| | Maîtrise | Doctorat | Programme ne donnant pas de grade | Programme donnant un grade | Maîtrise | Doctorat | | Maîtrise | Doctorat | | Maîtrise | Doctorat | | Maîtrise | Doctorat | |
| Colombie-Britannique | 80 | - | 137 | 1,232 | 73 | 4 | 368 | 2,828 | 169 | 22 | 96 | 673 | 66 | 24 | 84 | 342 |
| Alberta | 34 | 1 | 189 | 775 | 29 | 2 | 337 | 1,509 | 85 | 18 | 79 | 374 | 37 | 11 | 54 | 203 |
| Saskatchewan | 9 | - | 36 | 209 | 13 | - | 46 | 417 | 24 | 2 | 12 | 61 | 11 | 1 | 6 | 28 |
| Manitoba | 44 | 1 | 63 | 290 | 38 | 1 | 138 | 543 | 94 | 7 | 50 | 100 | 15 | 2 | 41 | 65 |
| Ontario | 498 | 22 | 1,830 | 4,631 | 481 | 40 | 3,403 | 7,706 | 1,095 | 183 | 801 | 1,520 | 275 | 103 | 466 | 703 |
| Québec | 33 | 1 | 40 | 51 | 16 | 1 | 80 | 93 | 44 | 9 | 10 | 12 | 8 | 4 | 4 | 2 |
| Nouveau-Brunswick | 15 | 1 | 18 | 158 | 10 | - | 34 | 250 | 25 | 2 | 7 | 47 | 3 | 2 | 5 | 26 |
| Nouvelle-Écosse | 62 | 1 | 68 | 435 | 52 | 4 | 92 | 705 | 112 | 1 | 28 | 146 | 26 | 3 | 13 | 60 |
| Île-du-Prince-Édouard | - | - | 5 | 25 | - | - | 13 | 39 | - | - | 1 | 10 | - | - | - | 4 |
| Terre-Neuve | 4 | - | 9 | 171 | 3 | - | 20 | 331 | 16 | 1 | 4 | 50 | 9 | - | 1 | 36 |
| Yukon et T.N.-O. | - | - | 1 | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| États-Unis | 43 | 8 | 40 | 82 | 38 | 4 | 124 | 179 | 129 | 31 | 38 | 47 | 41 | 24 | 20 | 11 |
| Royaume-Uni | 12 | 2 | 10 | 5 | 13 | 3 | 40 | 19 | 26 | 14 | 4 | 3 | 6 | 4 | 1 | - |
| Autres | 4 | - | 27 | 11 | 5 | 3 | 50 | 41 | 15 | 8 | 7 | 17 | 1 | 4 | 6 | 5 |
| Total | 838 | 36 | 2,473 | 8,075 | 771 | 62 | 4,746 | 14,660 | 1,834 | 298 | 1,140 | 3,060 | 498 | 186 | 701 | 1,485 |
| Célibataire | 409 | 18 | 1,190 | 4,090 | 405 | 33 | 1,819 | 6,346 | 835 | 126 | 255 | 742 | 140 | 49 | 73 | 168 |
| Hommes_Marié... | 92 | 8 | 395 | 1,247 | 126 | 10 | 1,093 | 3,461 | 487 | 94 | 341 | 1,049 | 217 | 103 | 180 | 510 |
| Femmes_Célibataire | 293 | 9 | 641 | 2,047 | 195 | 16 | 1,055 | 2,843 | 358 | 54 | 192 | 783 | 68 | 15 | 84 | 199 |
| Femmes_Mariée... | 44 | 1 | 247 | 691 | 45 | 3 | 779 | 1,908 | 154 | 24 | 332 | 766 | 73 | 19 | 364 | 608 |
| Célibataire | 702 | 27 | 1,831 | 6,137 | 600 | 49 | 2,874 | 9,291 | 1,193 | 180 | 447 | 1,225 | 203 | 64 | 157 | 367 |
| Marié... | 136 | 9 | 642 | 1,938 | 171 | 13 | 1,872 | 5,169 | 641 | 118 | 693 | 1,835 | 294 | 122 | 544 | 1,118 |

Tableau 4

Répartition des étudiants ayant négocié leurs certificats, suivant l'âge, le niveau d'étude, le sexe et la situation de famille

| Âge en années et niveau du programme | 17 | | 18 | | 19 | | | 20 | | | 21 | | | 22 | | | 23 | |
|---|--------------------------------------|-------------------------------|--------------------------------------|-------------------------------|--------------------------------------|-------------------------------|---------|--------------------------------------|-------------------------------|----------|--------------------------------------|-------------------------------|----------|--------------------------------------|-------------------------------|---------|--------------------------------------|-------------------------------|
| | Programme ne donnant pas de grade | Programme donnant un grade | Programme ne donnant pas de grade | Programme donnant un grade | Programme ne donnant pas de grade | Programme donnant un grade | Diplôme | Programme ne donnant pas de grade | Programme donnant un grade | Maitrise | Programme ne donnant pas de grade | Programme donnant un grade | Maitrise | Programme ne donnant pas de grade | Programme donnant un grade | Diplôme | Programme ne donnant pas de grade | Programme donnant un grade |
| Colombie-Britannique | 5 | 80 | 59 | 670 | 106 | 972 | - | 143 | 1,165 | - | 134 | 1,535 | 7 | 150 | 1,786 | 38 | 152 | 1,558 |
| Alberta | 17 | 58 | 319 | 391 | 779 | 779 | - | 347 | 934 | - | 331 | 1,129 | 5 | 320 | 1,263 | 17 | 229 | 992 |
| Saskatchewan | 8 | 28 | 190 | 367 | 160 | 368 | - | 104 | 330 | - | 67 | 400 | 2 | 54 | 443 | 9 | 33 | 342 |
| Manitoba | 11 | 20 | 173 | 391 | 250 | 499 | - | 197 | 567 | - | 153 | 524 | 14 | 139 | 563 | 34 | 100 | 393 |
| Ontario | 131 | 140 | 1,853 | 2,293 | 3,576 | 9,481 | 26 | 5,153 | 5,801 | - | 4,427 | 5,501 | 60 | 5 | 6,671 | 219 | 2,407 | 6,586 |
| Québec | 1 | 2 | 16 | 20 | 30 | 26 | - | 52 | 36 | 1 | 51 | 54 | 3 | 52 | 63 | 14 | 56 | 73 |
| Nouveau-Brunswick | 8 | 29 | 255 | 571 | 223 | 647 | 1 | 117 | 632 | - | 72 | 606 | 3 | 47 | 392 | 11 | 25 | 243 |
| Nouvelle-Écosse | 26 | 87 | 285 | 1,038 | 417 | 1,356 | 1 | 270 | 1,305 | 5 | 180 | 1,241 | 21 | 130 | 986 | 47 | 84 | 646 |
| Île-du-Prince-Édouard | 4 | 35 | 33 | 135 | 34 | 129 | - | 34 | 107 | - | 26 | 79 | - | 18 | 61 | - | 14 | 55 |
| Terre-Neuve | 57 | 577 | 62 | 680 | 53 | 620 | - | 43 | 511 | - | 34 | 467 | 1 | 22 | 389 | 4 | 13 | 250 |
| Yukon et T.N.O. | - | - | - | - | - | - | - | 1 | - | - | - | - | - | 2 | - | - | 3 | - |
| États-Unis | - | 9 | 36 | 71 | 59 | 118 | 2 | 105 | 140 | 3 | 79 | 113 | 6 | 71 | 103 | 36 | 67 | 102 |
| Royaume-Uni | - | 1 | - | 2 | 1 | 4 | - | 6 | 3 | - | 3 | 5 | 1 | 14 | 6 | 9 | 14 | 6 |
| Autres | - | - | 4 | 1 | 5 | - | - | 11 | 8 | - | 9 | 11 | 1 | 19 | 8 | 4 | 28 | 11 |
| Total | 268 | 1,066 | 3,285 | 6,875 | 5,305 | 15,005 | 33 | 6,583 | 11,539 | 62 | 5,576 | 11,665 | 126 | 8 | 4,596 | 12,734 | 3,225 | 11,257 |
| Hommes—Célibataire | 88 | 505 | 1,033 | 2,960 | 2,013 | 6,970 | 16 | 2,813 | 5,543 | 34 | 2,667 | 5,537 | 57 | 3 | 2,174 | 5,293 | 1,579 | 5,624 |
| Marité | - | 2 | 8 | 15 | 31 | 56 | - | 101 | 195 | 3 | 226 | 598 | 11 | 1 | 389 | 27 | 404 | 1,245 |
| Femmes—Célibataire | 177 | 558 | 2,228 | 3,884 | 3,180 | 7,823 | 17 | 3,473 | 5,397 | 23 | 2,392 | 4,657 | 50 | 4 | 1,690 | 4,397 | 944 | 3,537 |
| Maritée | 3 | 1 | 16 | 16 | 81 | 156 | - | 196 | 404 | 2 | 291 | 873 | 8 | 0 | 343 | 20 | 298 | 851 |
| Célibataire | 265 | 1,063 | 3,261 | 6,844 | 5,193 | 14,793 | 33 | 6,286 | 10,940 | 57 | 5,059 | 10,194 | 107 | 7 | 3,864 | 10,690 | 2,523 | 9,161 |
| Marité | 3 | 3 | 24 | 31 | 112 | 212 | - | 297 | 599 | 5 | 517 | 1,471 | 19 | 1 | 732 | 2,044 | 702 | 2,096 |

Tableau 3
Répartition des étudiants ayant négocié leurs certificats, suivant la province où ceux-ci ont été délivrés, l'endroit où est situé l'établissement d'enseignement fréquenté et le niveau d'études (fin)

| Établissement Yukon et T.N.O. | États-Unis | | Royaume-Uni | | Autres | | Total | | | | | | | | | | |
|----------------------------------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|------------|----------|----------|------------|----------|----------|--------|-------|-----|
| | Baccalauréat | Diplôme | Baccalauréat | Diplôme | Baccalauréat | Diplôme | Baccalauréat | Diplôme | | | | | | | | | |
| | | | | | | | | | Équivalent | Maîtrise | Doctorat | Équivalent | Maîtrise | Doctorat | | | |
| Province émettrice | Équivalent | Maîtrise | Équivalent | Maîtrise | Équivalent | Maîtrise | Équivalent | Maîtrise | | | | | | | | | |
| Colombie-Britannique . . . | - | - | 203 | 205 | 68 | 9 | 3 | 20 | 2 | 18 | 35 | 7 | 1 | 13,462 | 1,966 | 565 | 110 |
| Alberta | - | 3 | 294 | 173 | 64 | 14 | 15 | 14 | 14 | 21 | 18 | 1 | 1 | 9,530 | 3,170 | K473 | 110 |
| Saskatchewan | - | - | 64 | 5 | 14 | 4 | 2 | 2 | 3 | 2 | 1 | 1 | 1 | 3,379 | 1,284 | 215 | 8 |
| Manitoba | - | 3 | 61 | 7 | 34 | 6 | 1 | 3 | 3 | 12 | 12 | 1 | 1 | 4,508 | 1,965 | 512 | 67 |
| Ontario | - | 2 | 254 | 227 | 104 | 35 | 21 | 43 | 31 | 19 | 40 | 16 | 11 | 49,234 | 25,773 | 2,447 | 369 |
| Nouveau-Brunswick . . . | - | - | 39 | 8 | 13 | 3 | 4 | 5 | 3 | 3 | 6 | 4 | - | 4,631 | 1,723 | 210 | 5 |
| Nouvelle-Écosse | - | - | 33 | 9 | 14 | 7 | 3 | 9 | 12 | - | 12 | 4 | 1 | 7,138 | 1,723 | 320 | 20 |
| Île-du-Prince-Édouard . . | - | - | 13 | 5 | 4 | - | 1 | - | - | - | 1 | - | - | 1,128 | 218 | 45 | 4 |
| Terre-Neuve | - | - | 11 | - | 3 | - | 6 | - | 1 | 2 | - | - | - | 4,317 | 412 | 59 | 7 |
| Yukon et T.N.O. | - | - | 3 | - | - | - | - | - | 2 | - | - | - | - | 94 | 23 | 5 | - |
| Total | - | 8 | 975 | 639 | 318 | 82 | 56 | 96 | 71 | 32 | 117 | 32 | 16 | 97,421 | 37,898 | 4,851 | 700 |

Tableau 3

Répartition des étudiants ayant négocié leurs certificats, suivant la province où ceux-ci ont été délivrés, l'endroit où est situé l'établissement d'enseignement fréquenté et le niveau d'études

| Établissement | Colombie-Britannique | | | | Alberta | | | | Saskatchewan | | | | Manitoba | | | | Ontario | | | |
|-----------------------|----------------------|------------|----------|----------|--------------|------------|---------|----------|--------------|------------|---------|----------|--------------|------------|---------|----------|--------------|------------|----------|----------|
| | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | Doctorat | Baccalauréat | Équivalent | Diplôme | Doctorat | Baccalauréat | Équivalent | Diplôme | Doctorat | Baccalauréat | Équivalent | Diplôme | |
| | | | Maîtrise | Doctorat | | | | | | | | | | | | | | | Maîtrise | Doctorat |
| Province émettrice | | | | | | | | | | | | | | | | | | | | |
| Colombie-Britannique | 12,226 | 1,292 | 357 | 58 | 323 | 144 | 16 | 10 | 91 | 2 | 2 | - | 76 | 22 | 5 | - | 393 | 229 | 85 | 32 |
| Alberta | 300 | 36 | 31 | 3 | 7,927 | 2,218 | 162 | 23 | 105 | 7 | 7 | - | 35 | 36 | 10 | - | 671 | 633 | 169 | 63 |
| Saskatchewan | 44 | 6 | 12 | - | 132 | 138 | 5 | - | 2,730 | 677 | 50 | 2 | 55 | 14 | 9 | - | 349 | 440 | 118 | - |
| Manitoba | 41 | 13 | 13 | - | 50 | 36 | 10 | - | 30 | 16 | 4 | - | 3,639 | 1,184 | 200 | - | 648 | 684 | 235 | 43 |
| Ontario | 120 | 67 | 20 | 5 | 118 | 40 | 21 | 7 | 20 | 11 | 11 | 2 | 121 | 62 | 24 | 3 | 48,165 | 24,798 | 2,092 | 263 |
| Nouveau-Brunswick | 25 | 5 | 5 | - | 20 | 11 | 5 | 2 | 1 | 1 | - | - | 10 | 3 | - | - | 426 | 410 | 63 | - |
| Nouvelle-Écosse | 27 | 2 | 11 | - | 46 | 12 | 9 | 1 | 4 | 1 | 1 | - | 11 | 2 | 1 | - | 225 | 267 | 52 | 5 |
| Île-du-Prince-Édouard | 8 | 1 | - | - | 3 | 4 | 2 | 1 | 2 | 1 | 2 | - | 7 | 1 | 1 | 1 | 43 | 50 | 13 | - |
| Terre-Neuve | 10 | - | - | - | 8 | 1 | - | - | 5 | 1 | - | - | 1 | 1 | - | - | 101 | 92 | 10 | - |
| Yukon et T.N.O. | 40 | 12 | 1 | - | 25 | 9 | - | - | 5 | - | - | - | 1 | - | - | - | 12 | 2 | 2 | - |
| Total | 12,841 | 1,434 | 460 | 66 | 8,652 | 2,613 | 230 | 43 | 2,993 | 716 | 77 | 4 | 3,955 | 1,325 | 250 | 14 | 51,033 | 27,605 | 2,839 | 406 |

| Établissement | Québec | | | | Nouveau-Brunswick | | | | Nouvelle-Écosse | | | | Île-du-Prince-Édouard | | | | Terre-Neuve | | | |
|-----------------------|--------------|------------|----------|----------|-------------------|------------|---------|----------|-----------------|------------|---------|----------|-----------------------|------------|---------|----------|--------------|------------|----------|----------|
| | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | Doctorat | Baccalauréat | Équivalent | Diplôme | Doctorat | Baccalauréat | Équivalent | Diplôme | Doctorat | Baccalauréat | Équivalent | Diplôme | |
| | | | Maîtrise | Doctorat | | | | | | | | | | | | | | | Maîtrise | Doctorat |
| Province émettrice | | | | | | | | | | | | | | | | | | | | |
| Colombie-Britannique | 43 | 3 | 17 | 0 | 17 | 1 | 0 | - | 66 | 12 | 6 | - | 1 | 1 | - | - | 3 | - | - | - |
| Alberta | 32 | 7 | 8 | 1 | 6 | 2 | 1 | - | 97 | 22 | 2 | - | 1 | - | - | - | 6 | - | - | - |
| Saskatchewan | 7 | 1 | 2 | - | 2 | 1 | 0 | - | 12 | 1 | 2 | - | 1 | - | - | - | 1 | - | 1 | - |
| Manitoba | 8 | 5 | 8 | 2 | 2 | 15 | 1 | - | 14 | 1 | 2 | - | 1 | - | - | - | 1 | - | - | - |
| Ontario | 149 | 297 | 61 | 14 | 29 | 15 | 6 | 1 | 170 | 105 | 49 | 8 | 14 | 4 | - | - | 13 | 14 | 2 | 1 |
| Nouveau-Brunswick | 133 | 68 | 22 | - | 3,069 | 757 | 56 | 2 | 833 | 36 | 36 | 36 | 36 | 26 | - | - | 29 | 34 | 3 | - |
| Nouvelle-Écosse | 39 | 7 | 8 | 1 | 326 | 14 | 5 | 2 | 6,352 | 1,346 | 205 | 5 | 26 | 44 | - | - | 34 | 1 | 2 | - |
| Île-du-Prince-Édouard | 4 | - | 1 | - | 106 | 21 | 2 | - | 324 | 29 | 22 | - | 598 | 105 | - | - | 18 | 300 | - | - |
| Terre-Neuve | 17 | 4 | - | - | 44 | - | 0 | - | 130 | 12 | 8 | - | 3 | 1 | - | - | 3,977 | 33 | - | - |
| Yukon et T.N.O. | - | - | - | - | - | - | 3 | - | 7 | - | - | - | - | - | - | - | 1 | - | - | - |
| Total | 432 | 392 | 125 | 18 | 3,601 | 811 | 73 | 5 | 8,005 | 1,593 | 336 | 13 | 679 | 182 | - | - | 4,082 | 318 | 40 | 1 |

Tableau 2
Répartition des étudiants ayant négocié leurs certificats, par type d'établissement d'enseignement fréquenté

| Emplacement de l'établissement d'enseignement fréquenté | Universités | | | | | | | | | | Diplômes universitaires | | Autres établissements d'enseignement post-secondaire | | | |
|---|------------------------------------|-------|----------------------------|-------|-------------------|--------------|-------------|-----------------------|--------|-----------------------|-------------------------|-------|--|---------|-------|--|
| | Diplôme au niveau du baccalauréat* | | | | | | | | | | Niveau de la maîtrise | | Niveau du doctorat | | Total | |
| | Arts et Sciences | Genre | Commerce et administration | Droit | Médecine dentaire | Art dentaire | Instruction | Autres diplômes univ. | Total | Niveau de la maîtrise | Niveau du doctorat | Total | Total | Total | | |
| Colombie-Britannique | 7,420 | 397 | 617 | 494 | 112 | 109 | 2,419 | 1,273 | 12,841 | 460 | 66 | 526 | 1,434 | 14,801 | | |
| Alberta | 2,730 | 508 | 769 | 257 | 420 | 106 | 2,372 | 1,490 | 8,652 | 230 | 43 | 273 | 2,613 | 11,538 | | |
| Saskatchewan | 814 | 179 | 318 | 119 | 101 | 24 | 961 | 477 | 2,993 | 77 | 4 | 81 | 716 | 3,790 | | |
| Manitoba | 1,793 | 207 | 265 | 129 | 125 | 29 | 637 | 770 | 3,955 | 250 | 14 | 264 | 1,325 | 5,544 | | |
| Ontario | 26,505 | 3,156 | 3,047 | 1,815 | 2,244 | 8 | 5,022 | 9,227 | 51,033 | 2,839 | 406 | 3,245 | 27,605 | 81,883 | | |
| Québec | 231 | 22 | 25 | 27 | 33 | 17 | 14 | 72 | 432 | 125 | 18 | 143 | 392 | 967 | | |
| Nouveau-Brunswick | 1,695 | 353 | 462 | 114 | - | - | 702 | 275 | 3,601 | 73 | 5 | 78 | 811 | 4,490 | | |
| Nouvelle-Écosse | 4,784 | 307 | 927 | 276 | 255 | 59 | 567 | 830 | 8,005 | 336 | 13 | 349 | 1,593 | 9,947 | | |
| Île-du-Prince-Édouard | 429 | 28 | 147 | - | - | - | 64 | 11 | 679 | - | - | - | 182 | 861 | | |
| Terre-Neuve | 1,406 | 197 | 330 | - | 147 | - | 1,653 | 3491 | 4,082 | 40 | 1 | 41 | 318 | 4,441 | | |
| Yukon et Territoires du Nord-Ouest | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| États-Unis | 409 | 62 | 53 | 11 | 31 | 5 | 137 | 267 | 975 | 318 | 82 | 400 | 639 | 2,014 | | |
| Royaume-Uni | 22 | 1 | 1 | 6 | 6 | 1 | 4 | 15 | 56 | 71 | 32 | 103 | 96 | 255 | | |
| Europe | 21 | - | - | 2 | 38 | 1 | - | 9 | 71 | 27 | 12 | 39 | 134 | 244 | | |
| Autres | 6 | - | - | 6 | 29 | 1 | - | 4 | 46 | 5 | 4 | 9 | 32 | 87 | | |
| Total | 48,265 | 5,417 | 6,961 | 3,256 | 3,541 | 360 | 14,552 | 156,069 | 97,421 | 4,851 | 700 | 5,551 | 37,898 | 140,870 | | |

* Y compris les deuxièmes diplômés et les diplômés professionnels

| | | | | | | | | | | | |
|--|--------|------------|--------|-------------|-------|-----------|-----|---------|---------|-------------|--|
| Québec | | | | | | | | | | | |
| Université McGill | 152 | 193,139 | 260 | 330,370 | 78 | 99,111 | 14 | 17,789 | 504 | 640,409 | |
| Université de Montréal | 3 | 3,250 | 38 | 48,508 | 26 | 29,745 | 3 | 3,690 | 70 | 85,193 | |
| Nouveau-Brunswick | | | | | | | | | | | |
| Université de Moncton | 9 | 11,156 | 1,101 | 1,479,642 | 38 | 52,602 | - | - | 1,148 | 1,543,400 | |
| Université Mont Allison | 21 | 238,332 | 382 | 496,401 | - | - | - | - | 403 | 524,733 | |
| Université de Nouveau-Brunswick | 50 | 56,216 | 1,594 | 2,121,920 | 33 | 47,921 | 5 | 8,431 | 1,682 | 2,234,488 | |
| Université Saint Thomas | 6 | 8,190 | 333 | 426,492 | 2 | 1,804 | - | - | 341 | 436,486 | |
| Nouvelle-Écosse | | | | | | | | | | | |
| Université l'Acadie | 39 | 44,147 | 1,454 | 2,016,173 | 21 | 26,788 | - | - | 1,514 | 2,087,108 | |
| Université Dalhousie | 144 | 179,450 | 2,779 | 3,971,652 | 234 | 341,111 | 8 | 9,222 | 3,165 | 4,501,445 | |
| Université de King's College | 10 | 13,663 | 142 | 192,617 | - | - | - | - | 152 | 206,280 | |
| Université Mount Saint-Vincent | 135 | 179,966 | 454 | 621,848 | 1 | 364 | - | - | 590 | 802,178 | |
| Collège Technique de la Nouvelle-Écosse | 14 | 17,151 | 248 | 346,456 | 4 | 7,078 | 1 | 2,810 | 267 | 373,495 | |
| Université Saint-François-Xavier | 31 | 37,252 | 1,424 | 2,097,977 | 7 | 10,942 | - | - | 1,462 | 2,146,171 | |
| Université Sainte-Marie | 40 | 45,022 | 1,177 | 1,640,272 | 31 | 44,702 | - | - | 1,248 | 1,729,996 | |
| Ile-du-Prince-Édouard | | | | | | | | | | | |
| Université de l'Ile-du-Prince-Édouard | 22 | 24,394 | 655 | 938,279 | - | - | - | - | 677 | 962,673 | |
| Terre-Neuve | | | | | | | | | | | |
| Université Memorial | 16 | 19,322 | 3,838 | 2,957,205 | 40 | 30,634 | 1 | 135 | 3,895 | 3,007,296 | |
| Autres Universités au Canada | 60 | 63,292 | 886 | 1,024,846 | 36 | 44,678 | 9 | 11,689 | 991 | 1,144,505 | |
| Autres Universités au Canada | | | | | | | | | | | |
| Somme partielle—Universités au Canada | 3,429 | 4,030,751 | 93,601 | 104,207,691 | 4,353 | 5,283,003 | 560 | 704,844 | 101,943 | 114,226,289 | |
| Universités—aux États-Unis | 347 | 596,692 | 930 | 1,509,649 | 318 | 556,626 | 82 | 144,605 | 1,677 | 2,807,572 | |
| au Royaume-Uni | 38 | 64,827 | 53 | 90,074 | 71 | 127,800 | 32 | 65,758 | 194 | 348,459 | |
| en Europe | 77 | 122,950 | 88 | 139,717 | 27 | 42,777 | 12 | 21,036 | 204 | 326,480 | |
| dans les autres parties du monde | 13 | 22,146 | 46 | 85,041 | 5 | 7,481 | 4 | 7,015 | 68 | 121,683 | |
| Somme partielle—Universités en dehors du Canada | 475 | 806,615 | 1,117 | 1,824,481 | 421 | 734,684 | 130 | 238,414 | 2,143 | 3,604,194 | |
| Somme partielle—Toutes les universités | 3,904 | 4,837,366 | 94,718 | 106,032,172 | 4,774 | 6,017,687 | 690 | 943,258 | 104,086 | 117,830,483 | |
| Autres institutions postsecondaires | | | | | | | | | | | |
| Institutions de formation des enseignants professionnels | 692 | 846,564 | 259 | 273,089 | 6 | 8,181 | - | - | 957 | 1,127,834 | |
| Écoles d'infirmières | 26,720 | 27,171,374 | 243 | 393,088 | 28 | 41,616 | 2 | 2,748 | 26,993 | 27,608,826 | |
| Collèges juniors | 1,183 | 1,564,423 | 80 | 106,832 | - | - | - | - | 1,263 | 1,671,255 | |
| Institutions privées | 2,984 | 3,684,265 | 1,772 | 1,917,758 | - | - | - | - | 4,756 | 5,602,023 | |
| Somme partielle—Autres que les universités du Canada | 2,415 | 3,684,031 | 349 | 523,657 | 43 | 72,750 | 8 | 10,649 | 2,815 | 4,456,087 | |
| Somme partielle—Autres que les universités | 33,994 | 37,113,657 | 2,703 | 3,216,424 | 77 | 122,547 | 10 | 13,397 | 36,784 | 40,466,025 | |
| Total—Toutes les institutions | 37,898 | 41,951,023 | 97,421 | 109,248,596 | 4,851 | 6,140,234 | 700 | 956,655 | 140,870 | 158,296,508 | |

* Comprend les diplômes, les certificats et les autres cours de niveau équivalent.

** Montant réel avancé sur certificats.

*** Y compris les deuxièmes diplômes et les diplômes professionnels.

Tableau 1

Répartition des étudiants ayant négocié leurs certificats et des prêts consentis, par établissement d'enseignement fréquenté

| | | Diplômes universitaires | | | | Total | | | | |
|---|-----|-------------------------|-----------|-----------|-----------|---------|-----------|---------|-------|------------|
| | | Maitrise | | Doctorat | | Nombre | Montant** | | | |
| | | Nombre | Montant** | Nombre | Montant** | | | | | |
| ***Programmes ne dominant pas grade | | Nombre | Montant** | Nombre | Montant** | Nombre | Montant** | | | |
| Universités | | Nombre | Montant** | Nombre | Montant** | Nombre | Montant** | | | |
| <i>Colombie-Britannique</i> | | | | | | | | | | |
| Université de la Colombie-Britannique | 175 | 203,624 | 6,622 | 7,682,711 | 371 | 523,030 | 40 | 62,338 | 7,208 | 8,471,703 |
| Université Notre Dame de Nelson | 11 | 11,950 | 172 | 166,848 | - | - | - | - | 183 | 178,798 |
| Université Simon Fraser | 72 | 84,714 | 3,738 | 3,851,219 | 41 | 43,416 | 19 | 26,727 | 3,870 | 4,006,076 |
| Université de Victoria | 41 | 48,039 | 1,865 | 2,252,570 | 38 | 59,118 | 4 | 4,580 | 1,948 | 2,364,307 |
| <i>Alberta</i> | | | | | | | | | | |
| Université de l'Alberta | 65 | 66,181 | 5,226 | 7,108,536 | 135 | 165,375 | 26 | 30,206 | 5,452 | 7,370,298 |
| Université de Calgary | 66 | 72,575 | 2,389 | 3,530,333 | 85 | 123,766 | 14 | 20,391 | 2,754 | 3,747,065 |
| Université de Lethbridge | 11 | 11,965 | 465 | 580,544 | - | - | - | - | 476 | 592,509 |
| <i>Saskatchewan</i> | | | | | | | | | | |
| Université de Regina | 12 | 14,520 | 562 | 543,478 | 16 | 18,970 | - | - | 590 | 576,968 |
| Université de Saskatchewan | 19 | 21,115 | 2,279 | 776,167 | 56 | 70,124 | 4 | 4,606 | 2,358 | 872,012 |
| <i>Manitoba</i> | | | | | | | | | | |
| Université Brandon | 5 | 5,569 | 275 | 397,111 | - | - | - | - | 280 | 402,680 |
| Université de Manitoba | 154 | 186,856 | 2,735 | 3,706,684 | 239 | 327,037 | 14 | 19,502 | 3,142 | 4,240,079 |
| Université de Winnipeg | 8 | 8,956 | 729 | 952,162 | 3 | 5,067 | - | - | 740 | 966,185 |
| <i>Ontario</i> | | | | | | | | | | |
| Cours d'admission au barreau | 430 | 772,328 | - | - | - | - | - | - | 530 | 772,328 |
| Université Brock | 5 | 7,943 | 1,040 | 1,075,010 | 15 | 17,268 | - | - | 1,060 | 1,100,221 |
| Université Carleton | 8 | 8,669 | 2,602 | 2,784,241 | 212 | 259,880 | 9 | 16,269 | 2,831 | 3,069,059 |
| Université de Guelph | 156 | 152,316 | 4,828 | 4,890,544 | 182 | 191,428 | 34 | 37,184 | 5,200 | 5,271,472 |
| Université Lakehead | 184 | 184,743 | 1,015 | 1,111,930 | 49 | 55,832 | - | - | 1,248 | 1,352,505 |
| Université Laurentienne de Sudbury | 56 | 55,813 | 1,229 | 1,237,476 | 5 | 5,381 | - | - | 1,290 | 1,298,670 |
| Université McMaster | 8 | 8,338 | 3,193 | 3,295,898 | 124 | 122,170 | 13 | 18,673 | 3,338 | 3,445,079 |
| Collège d'art de l'Ontario | 581 | 635,335 | 72 | 88,131 | 3 | 3,737 | - | - | 656 | 727,203 |
| Université d'Ottawa | 53 | 57,957 | 2,704 | 3,020,007 | 189 | 223,723 | 34 | 44,164 | 2,980 | 3,345,851 |
| Université Queen's de Kingston | 25 | 24,354 | 3,225 | 3,317,699 | 232 | 274,109 | 16 | 26,553 | 3,498 | 3,642,715 |
| Université de Toronto | 293 | 318,559 | 8,098 | 8,923,926 | 634 | 719,232 | 176 | 200,970 | 9,201 | 10,162,687 |
| Université Trent | 7 | 7,340 | 1,198 | 1,268,611 | 1 | 1,041 | - | - | 1,206 | 1,276,992 |
| Université de Waterloo | 14 | 12,796 | 5,153 | 4,732,480 | 154 | 148,855 | 47 | 51,149 | 5,568 | 4,945,280 |
| Université de Western Ontario | 98 | 103,292 | 6,754 | 7,099,344 | 471 | 545,468 | 23 | 29,852 | 7,466 | 7,777,956 |
| Université Wilfrid Laurier | 5 | 4,920 | 1,371 | 1,407,618 | 81 | 101,052 | - | - | 1,457 | 1,513,590 |
| Université de Windsor | 7 | 7,602 | 7,602 | 3,043,648 | 123 | 145,438 | 5 | 7,078 | 2,854 | 3,203,766 |
| Université York | 8 | 8,440 | 4,378 | 4,652,107 | 343 | 395,006 | 41 | 50,826 | 4,770 | 5,106,379 |

Tableau D

Résumé des opérations par année—1964-1965 à 1976-1977

| Année de prêt | Données sur les prêts | | | | Frais | | | | | | Autres | |
|---------------|-----------------------------------|---|--------------------|-------------------------|----------------------------------|-----------------------|--------------|-------------|------------------|--|--------|--|
| | Valeur des prêts (millions de \$) | Nombre d'étudiants ayant reçu des certificats | Paiement d'intérêt | Reclamations pour perte | Reclamations pour cause de décès | Frais de recouvrement | Recouvrement | Total | Frais de service | Paiements de remplacement (milliers de \$) | | |
| | | | | | | | | | | | | |
| 1964-65 | \$ 26,4 | 42,113 | \$ 154,345 | \$ — | \$ 500 | \$ — | \$ — | \$ 154,845 | \$ — | 74 | | |
| 1965-66 | 33,9 | 51,272 | 1,551,733 | 6,751 | 20,690 | — | 484 | 1,579,174 | 93,318 | 757 | | |
| 1966-67 | 39,9 | 63,243 | 2,438,354 | 109,256 | 55,607 | — | — | 2,602,733 | 151,102 | 1,231 | | |
| 1967-68 | 56,5 | 90,371 | 4,936,456 | 210,437 | 93,485 | 983 | 9,675 | 5,231,686 | 223,525 | 2,403 | | |
| 1968-69 | 62,6 | 107,312 | 5,993,076 | 395,709 | 122,134 | 14,585 | 64,695 | 6,460,809 | 307,258 | 2,916 | | |
| 1969-70 | 77,7 | 121,611 | 10,621,705 | 1,495,650 | 163,973 | 21,306 | 109,618 | 12,193,016 | 367,686 | 5,350 | | |
| 1970-71 | 83,2 | 135,899 | 16,565,480 | 4,983,074 | 208,996 | 116,183 | 557,692 | 21,316,041 | 426,121 | 9,106 | | |
| 1971-72 | 85,4 | 128,585 | 16,363,808 | 7,604,149 | 199,046 | 185,274 | 1,030,066 | 23,322,211 | 479,495 | 9,449 | | |
| 1972-73 | 99,6 | 122,396 | 15,232,302 | 8,600,638 | 260,361 | 301,169 | 1,712,214 | 22,682,256 | 499,834 | 9,036 | | |
| 1973-74 | 106,6 | 125,987 | 20,244,000 | 11,813,118 | 321,641 | 451,185 | 2,145,472 | 30,684,472 | 533,173 | 10,698 | | |
| 1974-75 | 118,1 | 140,644 | 19,711,894 | 13,952,041 | 431,506 | 725,539 | 3,334,663 | 31,486,317 | 749,742 | 12,708 | | |
| 1975-76 | 145,6 | 153,419 | 21,205,873 | 16,073,408 | 429,283 | 1,315,992 | 6,093,106 | 32,931,450 | 952,322 | 13,190 | | |
| 1976-77 | 158,3 | 154,981 | 20,376,367 | 19,777,102 | 343,444 | 2,460,598 | 9,229,196 | 33,728,315 | 960,373 | | | |
| Total | 1,093,8 | 1,437,833 | 155,395,393 | 85,021,333 | 2,650,666 | 5,592,814 | 24,286,881 | 224,373,325 | 5,743,949 | 76,918 | | |

Tableau C

Nombre et montant des prêts effectués par les prêteurs, pour l'année terminée le 30 juin 1977

| Situation des points de règlement* (Points régionaux de compensation) | Banques à chartre | | | | | | | | | |
|---|----------------------|---------------------------|-------------------------|-------------------------|-------------------------------|----------------------|--------------------------|-----------------------------------|-------------------------|------------------------|
| | Banque de Montréal | Banque de Nouvelle-Écosse | Banque Royale du Canada | Banque Toronto Dominion | Banque Canadienne de Commerce | Autres banques | Total toutes les banques | Coopératives de crédit ou caisses | Total tous les prêteurs | |
| Vancouver, C.-B. (Colombie-Britannique) | Nombre Montant \$ | 5,929 6,309,106 | 2,350 2,395,790 | 3,804 3,921,821 | 933 956,699 | 3,408 3,581,809 | 414 426,855 | 16,838 17,592,080 | 545 574,841 | 17,383 18,166,921 |
| Calgary, Alb. (Alberta) | Nombre Montant \$ | 2,865 3,419,585 | 1,082 1,253,188 | 4,691 5,683,686 | 1,724 2,081,170 | 4,755 5,754,865 | 67 81,185 | 15,184 18,273,679 | 1,005 816,802 | 16,189 19,090,481 |
| Régina, Sask. (Saskatchewan) | Nombre Montant \$ | 521 502,410 | 412 386,190 | 1,623 1,553,764 | 436 421,080 | 948 922,895 | 1 1,310 | 3,941 3,787,649 | 1,259 1,177,868 | 5,200 4,965,517 |
| Winnipeg, Man. (Manitoba) | Nombre Montant \$ | 1,381 1,738,795 | 603 767,335 | 1,458 1,870,825 | 930 1,162,180 | 3,953 4,615,018 | 6 7,100 | 8,331 10,161,253 | 636 850,575 | 8,967 11,011,828 |
| Toronto, Ont. (Ontario sauf la région d'Ottawa) | Nombre Montant \$ | 15,082 13,899,839 | 6,805 6,389,044 | 15,746 14,672 | 14,758 13,498,635 | 24,434 21,681,900 | 180 173,470 | 77,005 70,315,350 | 395 349,915 | 77,400 70,665,265 |
| Ottawa, Ont. (Région d'Ottawa) | Nombre Montant \$ | 1,302 1,213,355 | 2,779 2,555,076 | 870 816,545 | 598 541,760 | 1,905 1,781,205 | 238 222,250 | 7,692 7,130,191 | — | 7,692 7,130,191 |
| Montréal, Qué. (Québec sauf la ville de Québec, certaines régions de Terre-Neuve) | Nombre Montant \$ | 1,319 986,217 | 99 1118,249 | 243 269,030 | 68 72,315 | 195 210,170 | 335 330,299 | 2,259 1,986,280 | 52 47,870 | 2,311 2,034,150 |
| Québec, Qué. (Région du Québec) | Nombre Montant \$ | 50 54,565 | — | 28 29,635 | 1 560 | 8 6,660 | — | 87 91,420 | 5 2,720 | 92 94,140 |
| St. John, N.-B. (Nouveau-Brunswick) | Nombre Montant \$ | 2,178 2,388,568 | 989 1,057,852 | 1,036 1,120,435 | 86 82,435 | 401 444,755 | 1,984 1,997,135 | 6,674 7,091,180 | — | 6,674 7,091,180 |
| Halifax, N.-É. (Île-du-Prince-Édouard, certaines régions de Terre-Neuve, Nouvelle-Écosse) | Nombre Montant \$ | 2,127 2,428,740 | 3,194 2,987,405 | 4,849 5,269,826 | 98 106,582 | 10,019 7,185,557 | — | 20,287 17,978,110 | 66 68,725 | 20,353 18,046,835 |
| Total | Nombre Montant \$ | 32,754 32,941,180 | 18,313 17,910,129 | 34,348 35,208,029 | 19,632 18,923,416 | 50,026 46,184,834 | 3,225 3,239,604 | 158,298 154,407,192 | 3,963 3,889,316 | 162,261 158,296,508 |

* Les points régionaux de règlement sont les points où les prêteurs des régions ont indiqué les transactions de compensation.

Tableau A
Allocations aux provinces, allocations supplémentaires, certificats d'admissibilité délivrés, nombre d'étudiants bénéficiaires des certificats et certificats négociés dans chacune des provinces participantes, pour l'année terminée le 30 juin 1977

| Province émettrice | Allocations aux provinces | Allocations supplémentaires | Total des sommes allouées | Certificats délivrés | | N° d'étudiants bénéficiaires de certificats | Certificats négociés | | N° d'étudiants négociant actuellement leurs certificats |
|-----------------------|---------------------------|-----------------------------|---------------------------|----------------------|----------|---|----------------------|----------|---|
| | | | | Valeur | Nombre | | Valeur | Nombre | |
| Colombie-Britannique | \$ 25,414,250 | \$ 4,048,567 | \$ 29,462,817 | \$ 20,312,187 | 19,098 | 16,887 | \$ 19,171,982 | 17,889 | 16,103 |
| Alberta | 19,775,500 | 10,406,652 | 30,182,152 | 19,953,247 | 15,819 | 14,015 | 18,599,657 | 14,570 | 13,283 |
| Saskatchewan | 10,783,000 | 500,724 | 11,283,724 | 5,464,415 | 5,661 | 5,069 | 5,239,975 | 5,398 | 4,886 |
| Manitoba | 10,891,500 | 3,805,896 | 14,697,396 | 12,569,226 | 9,743 | 7,759 | 9,950,142 | 7,395 | 7,052 |
| Ontario | 85,896,000 | 44,500,526 | 130,396,526 | 90,743,154 | 99,050 | 88,732 | 80,357,993 | 88,141 | 77,823 |
| Nouveau Brunswick | 8,193,250 | 2,436,117 | 10,629,367 | 8,668,867 | 7,906 | 6,567 | 7,931,925 | 7,289 | 6,210 |
| Nouvelle-Ecosse | 9,256,000 | 7,402,182 | 16,658,182 | 13,206,089 | 11,217 | 9,471 | 12,574,019 | 10,644 | 9,201 |
| Ile-du-Prince-Edouard | 1,362,500 | 748,296 | 2,110,796 | 2,274,485 | 1,806 | 1,458 | 2,102,845 | 1,659 | 1,395 |
| Terre-Neuve | 6,718,250 | 1,151,040 | 7,869,290 | 4,952,781 | 9,492 | 4,888 | 4,771,397 | 9,149 | 4,795 |
| Yukon | 187,750 | | 187,750 | 134,294 | 86 | 80 | 121,094 | 77 | 75 |
| Territoires du N.-O. | 345,500 | | 345,500 | 89,564 | 60 | 55 | 74,244 | 50 | 47 |
| Total | 178,823,500 | 75,000,000 | 253,823,500 | 178,310,309 | 179,938* | 154,981* | 160,895,273 | 162,261* | 140,870* |

* Les chiffres correspondant aux rubriques « certificats délivrés », « nombre d'étudiants bénéficiaires de certificats », « certificats négociés » et « nombre d'étudiants négociant actuellement leurs certificats », diffèrent parce que certains ont reçu plus d'un certificat et (ou) ne les ont pas tous utilisés.

Tableau B
Valeur des prêts à recouvrer aux institutions de prêt au 30 juin 1977

| Institution de prêt | Prêts en cours dans la | | Total |
|-----------------------|--|---|----------------|
| | Classe A (le gouvernement payant l'intérêt) | Classe B (l'emprunteur payant l'intérêt) | |
| Banque à charte | \$ 336,827,593 | \$ 259,596,745 | \$ 596,424,338 |
| Coopérative de crédit | | | |
| ou caisses populaires | \$ 5,866,367 | \$ 5,953,408 | \$ 11,819,775 |
| Total | 342,693,960 | 265,550,153 | 608,244,113 |

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| 19 | 4 - Répartition des étudiants ayant négocié leurs certificats, suivant l'âge, le niveau d'étude, le sexe et la situation de famille |

Renseignements statistiques

Le Tableau D en appendice au présent rapport fournit un compte rendu des activités pour chaque année depuis les débuts du Programme et les Tableaux 1 à 4, donnent des renseignements sur les institutions d'enseignement fréquentées par les étudiants emprunteurs au cours de l'année de prêt, les diplômes recherchés par eux ainsi que des renseignements sur l'âge, le sexe et l'état civil des emprunteurs.

Un total de 101,943 certificats, soit 72,4 p. cent des certificats ont été délivrés aux étudiants qui fréquentaient des universités au Canada; 2,143 (1,5 p. cent) aux étudiants qui fréquentaient des universités à l'étranger, surtout aux Etats-Unis. En outre, 957 certificats (0,7 p. cent) ont été délivrés à des étudiants inscrits dans des écoles normales non universitaires, 26,993 (19,1 p. cent) à des étudiants inscrits dans des établissements d'enseignement technique et professionnel et 8,834 (6,3 p. cent) à des étudiants qui fréquentaient d'autres établissements d'enseignement postsecondaire (écoles de sciences infirmières, collèges préparatoires et établissements privés). Environ 96 p. cent des étudiants emprunteurs suivaient des cours menant au baccalauréat, ou l'équivalent, tandis que les autres préparaient des diplômes supérieurs. Près de 89,7 p. cent de ceux qui suivaient des cours menant au baccalauréat, ou l'équivalent, fréquentaient des établissements situés dans leur propre province. Parmi ceux qui étudiaient en vue de l'obtention d'un diplôme au niveau de la maîtrise, 65 p. cent suivaient des cours dans leur province, ainsi que 51,9 p. cent de ceux qui voulaient obtenir un doctorat.

Obligations du gouvernement fédéral

La Loi canadienne sur les prêts aux étudiants stipule que le gouvernement fédéral fera les paiements suivants à l'égard du Programme:

- l'intérêt aux prêteurs au taux prescrit par le Règlement (9,5 p. cent par an pour l'année étudiée) tandis que les emprunteurs sont exemptés de l'intérêt;
- le plein montant de toute perte subie par un prêteur sur un prêt consenti en vertu de ce Programme;
- le plein montant du principal ainsi que les intérêts dus au prêteur en cas de décès de l'emprunteur;
- des frais de perception à un prêteur ou autre organisme qui a recouvré pour le compte du gouvernement un prêt à l'égard duquel une réclamation en raison de perte a été payée;

— une compensation à toute province dont le gouvernement informe le Ministère qu'elle gèrera son propre programme d'aide et ne participera pas au Programme canadien de prêts aux étudiants. La compensation due à cette province est calculée en multipliant le coût du Programme au cours d'une année de prêt pour le gouvernement fédéral par le rapport de la population âgée de 18 à 24 ans de la province en cause à celle de la même classe d'âge dans les provinces participantes. La province de Québec a opté pour une compensation au cours de chaque année de prêt depuis l'établissement du Programme. Les montants de ces paiements relativement à chaque année de prêt depuis la mise sur pied du Programme canadien de prêts aux étudiants figurent au Tableau D.

Revue des opérations de l'année de prêt

Au cours de la treizième année de prêt, les provinces participantes ont délivré 179,938 certificats d'admissibilité à 154,981 étudiants. Ces certificats autorisaient des prêts au total de \$178,310,309. Les étudiants ont utilisé 162,261 de ces certificats pour obtenir des banques et autres prêteurs des prêts formant un total de \$158,296,508. Un petit nombre d'entre eux ne se sont pas servis de leurs certificats ou ont emprunté moins que la somme autorisée. Les provinces, dans certains cas, ont émis plus d'un certificat pour répondre aux besoins d'un même étudiant pendant l'année.

Depuis la mise en vigueur du Programme, en 1964 jusqu'au 30 juin 1977, les prêteurs ont négocié 1,532,145 certificats d'admissibilité représentant un total de \$1,093,8 millions. Au 30 juin 1977, une somme de \$608,244,113 était engagée dans les institutions de prêt. De ce montant, \$342,693,960 constituaient des prêts accordés à des étudiants toujours aux études qui n'étaient pas tenus de commencer à effectuer de remboursement et \$265,550,153 représentait des prêts en cours de remboursement.

Depuis la mise en vigueur du Programme, quelque 710,800 étudiants ont été tenus de rembourser leurs prêts. Au 30 juin 1977, près de 7,6 p. cent des emprunteurs n'avaient pas honoré leurs obligations. Le recouvrement de ces comptes est confié à une agence commerciale de recouvrement des créances assujéti à un règlement qui stipule que, lorsqu'un emprunteur expose entièrement sa situation, tout doit être mis en oeuvre pour établir un calendrier de remboursement adapté à cette situation. Dans plus de 70 p. cent des cas, l'agence a pris des dispositions pour obtenir le remboursement intégral ou par versements mensuels des sommes dues, ou a reçu de l'emprunteur la preuve qu'il est temporairement dans l'impossibilité de rembourser.

Rôle des gouvernements provinciaux

Une province participante peut, au cours d'une année de prêt, autoriser l'octroi de prêts dont l'ensemble ne dépasse pas sa quote-part du montant total affecté aux prêts dans la Loi. Ce montant est réparti entre les provinces selon la proportion de la classe d'âge de 18 à 24 ans d'une province par rapport à la même classe d'âge pour l'ensemble du Canada. Pour l'année étudiée, le montant affecté aux prêts était de \$250,000,000. La province de Québec n'a pas participé à ce Programme. Le total d'allocation aux provinces participantes se chiffrait à \$178,823,500. La Loi prévoit en outre le déblocage de crédits supplémentaires correspondant à 30 p. cent du montant affecté aux prêts, lequel s'établissait à 75 millions de dollars pour l'année 1976-1977. L'allocation de crédits supplémentaires n'est pas décidée en fonction de données démographiques, mais est laissée à l'entière discrétion du ministre. Celui-ci peut ainsi décider d'allouer une aide supplémentaire à toute province qui, se trouvant dans l'impossibilité de donner suite à toutes les demandes de prêts approuvées, la sollicite expressément. La Loi autorise le déblocage de ces fonds supplémentaires parce que dans la pratique, le nombre de demandes de prêts varie d'une province à l'autre en raison des disparités régionales sur le plan des revenus, du nombre d'étudiants inscrits dans les établissements d'enseignement et du taux de participation. Le Tableau A indique les allocations aux provinces participantes, ainsi que les conditions des certificats émis par celle-ci au cours de l'année de prêt 1976-1977.

Elaboration des critères administratifs

La collaboration apportée par les gouvernements des provinces participantes a grandement profité au Programme canadien de prêts aux étudiants. Ces gouvernements sont chargés d'une bonne partie des tâches administratives importantes, y compris l'établissement de l'admissibilité des étudiants, leurs besoins financiers, leur statut de résident de la province aux fins de l'émission de certificats d'admissibilité pour les étudiants acceptés ainsi que la désignation des établissements scolaires. Durant la première année de prêt, les fonctionnaires fédéraux et provinciaux chargés de l'administration du Programme ont fixé une procédure de consultation en vue de mettre au point un ensemble de critères administratifs communs destinés à rendre raisonnablement uniformes les usages administratifs des provinces. Ces critères utilisés par toutes les provinces comme base de l'administration ont été révisés d'année en année en tenant compte de l'expérience acquise.

La province de Québec possède son propre programme d'aide aux étudiants et ne participe pas au Programme canadien de prêts aux étudiants. Cependant, des représentants de toutes les provinces, y compris le Québec, ont pris part aux consultations mentionnées plus haut assurant ainsi le maximum de coordination pour la mise au point et l'application des facilités d'emprunt mises à la disposition des étudiants dans tout le Canada.

Le rôle des prêteurs

Les banques à charte et autres prêteurs désignés aux fins du Programme continuent à collaborer au financement et à l'administration du Programme canadien de prêts aux étudiants. Pendant l'année à l'étude, elles ont accepté quelque 162,000 certificats d'admissibilité et ont consenti des prêts au montant global d'environ 158 millions de dollars. Les opérations de prêts en vertu de la Loi actuelle ne sont pas limitées aux prêteurs des villes. Les succursales des banques et les caisses populaires des régions rurales y ont aussi participé. Le Tableau B indique la situation des prêts en cours à la fin de l'année de prêt 1976-1977.

Treizième rapport annuel

Année de prêt

1er juillet 1976—30 juin 1977

La Loi canadienne sur les prêts aux étudiants est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin une aide financière leur permettant de poursuivre à plein temps des études postsecondaires. Le présent rapport a trait à la treizième année d'activité.

En vertu de ce Programme, le gouvernement garantit les prêts consentis par les banques à charte et autres prêteurs désignés à cette fin, aux étudiants qui possèdent un certificat d'admissibilité délivré par l'une des provinces participant au Programme. Les intérêts sur ces prêts sont payés par le gouvernement tant que l'étudiant poursuit ses études à plein temps et pendant les six mois suivant la fin de ses études.

Admissibilité des étudiants

Les étudiants peuvent recevoir un certificat d'admissibilité

— s'ils sont citoyens canadiens;

ou s'ils sont des immigrants reçus selon le sens de la Loi sur l'immigration et qu'ils ont résidé au Canada pendant au moins une année;

— s'ils établissent leur résidence dans une province qui délivre des certificats d'admissibilité;

— s'ils sont admissibles à l'inscription ou sont inscrits dans un établissement d'enseignement désigné, à titre d'étudiants à plein temps, pour y suivre un cours de niveau postsecondaire au cours d'une année scolaire d'au moins vingt-six semaines, ou d'un semestre d'au moins treize semaines dans le cadre d'études faisant partie d'un programme d'une plus longue durée;

— s'ils ont établi à la satisfaction de l'autorité provinciale compétente habilitée à délivrer des certificats d'admissibilité, qu'ils ont besoin d'un prêt afin de pouvoir poursuivre leurs études.

Il n'y a pas de limite d'âge pour emprunter en vertu du Programme.

Conditions du prêt

Le montant maximal des prêts qui pouvaient être consentis à un étudiant au cours de l'année de prêt était de \$1,800 par année scolaire ou \$900 par semestre et de \$9,800 au total. Les prêts sont exempts d'intérêt tant que l'emprunteur est étudiant à plein temps, et pendant les six mois suivant la fin de ses études, aucun remboursement de principal n'étant nécessaire au cours de cette période. Avant le premier jour du sixième mois après avoir cessé d'être étudiant à plein temps, l'emprunteur doit consolider tous ses prêts.

À l'expiration de ce délai, les prêts sont remboursables par mensualités égales, y compris l'intérêt (5 3/4 p. cent par an sur les prêts consentis avant le 16 août 1968; sur les prêts consentis le 16 août ou après, un taux d'intérêt convenu entre la banque et l'emprunteur à la date de la consolidation mais ne dépassant pas le taux maximal en vigueur à cette date calculé conformément au Règlement). Le taux maximal pour les consolidations faites au cours de l'année étudiée était de 9.875 p. cent. Les remboursements peuvent s'échelonner sur une période de dix ans à compter du jour où l'emprunteur a quitté l'institution d'enseignement, suivant le montant de sa dette et ses possibilités de remboursement. Les emprunteurs ne sont pas tenus de présenter des garanties afin d'obtenir un prêt.

Programme canadien de prêts aux étudiants

L'honorable John Roberts, C.P., député,
Secrétariat d'Etat,
Chambre des Communes,
Ottawa, Ontario.
Monsieur le Ministre,

J'ai l'honneur de vous présenter le rapport annuel du Programme canadien de prêts aux étudiants pour l'année de prêt terminée le 30 juin 1977.
Veuillez agréer, monsieur le Ministre, l'assurance de ma très haute
considération.

Pierre Juneau
Sous-secrétaire d'Etat

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Programme canadien de prêts aux étudiants

Rapport annuel
1976-1977



Secrétariat
d'Etat
Secretary
of State

Programme canadien de prêts aux étudiants

Rapport annuel
1976-1977

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CANADA STUDENT LOANS PROGRAM

ANNUAL REPORT
1977-1978



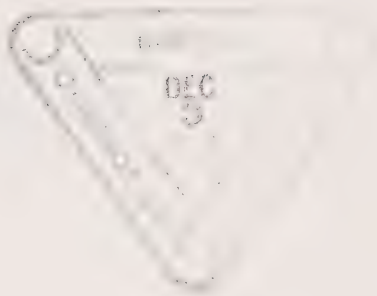
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of State

Secrétariat
d'État

35
CANADA
STUDENT
LOANS
PROGRAM

ANNUAL REPORT
1977-1978





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Canada Student Loans Program

May 9, 1979.

The Honourable John Roberts, P.C., M.P.,
Secretary of State,
House of Commons,
Ottawa, Ontario

Dear Mr. Roberts:

I have the honour to submit to you the Annual Report of the Canada Student Loans Program for the loan year ended June 30, 1978.

Yours very truly,

Pierre Juneau
Under Secretary of State

Fourteenth Annual Report for the Loan Year July 1, 1977 to June 30, 1978

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. This report covers the fourteenth year of operations.

Under the Canada Student Loans Program, the Federal Government guarantees loans made by chartered banks and other designated lenders to students on the basis of Certificates of Eligibility (loan authorization documents) issued by provinces participating in the Program. The Government pays the interest on these loans while the students continue full-time studies and for six months afterwards.

Eligibility of Students

Students may receive Certificates of Eligibility if they

- are Canadian citizens;
or, are permanent residents within the meaning of the Immigration Act and have been resident in Canada for a period of not less than one year;
- establish residence in a province which issues Certificates of Eligibility;
- are qualified for enrolment or are enrolled at a specified educational institution as a full-time student in a course of studies at a post-secondary school level for an academic year of not less than twenty-six weeks, or a semester of not less than thirteen weeks' duration within a course of studies that forms part of a longer program;
- have established to the satisfaction of the appropriate provincial authority that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the Program.

Loan Terms

The maximum loan amount a province could authorize to a student during the loan year under review was \$1,800 per academic year or \$900 per semester and a total of \$9,800 during the educational career of the student. The loans are interest free to borrowers while they are full-time students, and for six months thereafter, and no repayment of principal need be made during that time. After the expiry of this period the loans are repayable by the borrowers in equal instalments including interest as agreed by the bank and the borrowers but not to exceed a maximum rate calculated in accordance with the Canada Student Loans Regulations. The maximum rate of interest payable by students who consolidated their loans in the year under review was 9 per cent. The repayment period may, depending on the loan amount and the probable ability to repay, extend up to ten years from the time a borrower leaves the educational institution. Borrowers are not required to provide security in order to obtain a loan.

The Role of Provincial Governments

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Canada Student Loans Act. This loan provision is allocated among the provinces in the same relationship which the 18-24 age group in a province bears to the same age group in Canada as a whole. For the year under review, the basic loan provision was \$259,749,315. The total loan provision to participating provinces was \$185,738,943. The Province of Quebec did not participate in the Program but the Act requires that the loan provision be calculated for all provinces. In addition, the Act provided for a supplementary loan provision of \$77,924,794, equal to 30 per cent of the basic loan provision in the year under review. This supplementary loan provision is not tied to provincial population data and may be allocated on a discretionary basis by the Minister, upon application by a province, to supplement that province's basic allocation where there is a need for additional funds. This supplementary allocation was included in the legislation in recognition of the fact that, in practice, there are differences in the relative levels of loan demand from province to province due to differences in income patterns, student enrolment and participation rates. Table A shows the allocation to and particulars of Certificates of Eligibility issued by participating provinces in the loan year 1977-1978.

Development of Administrative Criteria

The Canada Student Loans Program has benefited greatly from the cooperation afforded by the governments of the participating provinces. Provincial governments are responsible for much of the important administrative work involved including the determination of the eligibility of individual students, the assessment of students' needs, determination of provincial residency status of students and the designation of educational institutions. During the first loan year, federal and provincial officials responsible for the administration of the Program established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree of uniformity in the administrative practices followed by provinces. These criteria have been used by all provinces as the basis for administration and have been reviewed from year to year in the light of experience gained.

Although the Province of Quebec has its own student assistance program and does not participate in the Canada Student Loans Program, representatives of all provinces, including Quebec, participated in the consultative procedures mentioned above, thereby assuring maximum coordination in the development and application of student loan facilities throughout Canada.

The Role of Lenders

The chartered banks and other lenders designated for the purposes of the Program continue to extend their cooperation in their roles as lenders under the provisions of the Canada Student Loans Program. During the year under review they negotiated 131,266 loans amounting to approximately \$132.6 million. Bank branches and credit unions in both urban and rural areas participated. Table B shows the position with respect to loans outstanding with lenders at the end of the 1977-1978 loan year.

Obligations of the Federal Government

The Canada Student Loans Act provides for the following payments to be made by the Federal Government in respect of the Program:

- interest to lenders at the rate prescribed by regulation (8.625 per cent per annum for the year under review) while the loans are interest free to borrowers;
- the outstanding principal and interest which a lender cannot collect from a student;
- the outstanding principal and interest owing to the lender in the event of the death of the borrower;
- a collection fee to a lender or other agency which has collected a defaulted Canada Student Loan on behalf of the Government;
- an alternative payment to any province the government of which advises the Minister that it will operate its own program of assistance and not participate in the Canada Student Loans Program. The alternative payment due such a province is calculated by applying the proportion that the 18-24 year-old population of the province concerned bears to the same population age group in participating provinces against the cost of the Program in that loan year to the Federal Government. The Province of Quebec has opted for an alternative payment in each loan year since the inception of the Program. The amounts of these payments for each loan year since inception are included in Table D.

Review of Operations during the Loan Year

During the fourteenth loan year, 119,242 students received 138,123 Certificates of Eligibility issued by participating provinces. The total value of loans authorized by these Certificates was \$140,857,175. Students negotiated 131,266 Certificates and obtained loans from banks and other lenders of \$132,604,463. A small portion of the students did not use their Certificates, or drew less than the authorized amount. The provinces, in some instances, issued more than one Certificate to cover a student's needs during the year.

Between the commencement of the Program in 1964 and June 30, 1978, lenders negotiated 1,663,411 Certificates of Eligibility for a total of \$1,226.4 million. As at June 30, 1978 \$656,423,510 was outstanding at lending institutions of which \$358,822,152 was owed by students who were still enrolled and, therefore, not required to commence repayment and \$297,601,358 was owed in respect of loans under repayment.

Some 821,000 students have become liable for repayment of their loans since 1964 and as at June 30, 1978, 92.3 per cent had repaid or were repaying their loans to the lenders. The remaining 7.7 per cent had defaulted on their loans and the Federal Government was required to reimburse the lenders for principal and interest outstanding which amounted to some \$104.7 million. To June 30, 1978 some \$35.4 million of this amount had been recovered leaving a balance to be collected of \$69.3 million. The debtors concerned are, in most cases, repaying their loans on a monthly payment basis through a commercial collection agency. More than 80 per cent of the debtors with loans in default either have repaid their loan in full, are repaying their loan on a monthly basis or are in contact with the agency but unable at this time to make payments on their loans because of unemployment or other legitimate reasons. To the end of the year under review, only some \$1.9 million had been deleted, 1.8 per cent of the total of the defaulted loans.

Statistical Information for 1977-78

Tables A to C summarize operational data for the year under review and Table D summarizes operational data for each year since inception. Tables 1 to 4 contain information on educational institutions attended by student borrowers during the loan year, degrees sought by these students and information as to age, sex and marital status.

For the year under review a total of 91,599 Certificates of Eligibility or 69.8 per cent of all Certificates of Eligibility were issued to students attending universities in Canada and 2,414 Certificates or 1.8 per cent were issued to students attending universities outside Canada, mainly in the United States. There were 782 Certificates or 0.6 per cent issued to students at non-university teacher training institutions, 25,621 Certificates or 19.5 per cent issued to students at technical and vocational training institutions and 10,851 Certificates or 8.3 per cent to students in other post-secondary educational institutions (nursing schools, junior colleges and private institutions).

Approximately 95 per cent of the student borrowers in the year under review were in undergraduate or equivalent courses, with the remaining 5 per cent seeking graduate degrees. Approximately 90.4 per cent of those pursuing an undergraduate degree, or its equivalent, attended an institution located in the province which had issued their Certificates of Eligibility. Of those pursuing a degree at the Master's level 77.5 per cent studied in their home province as did 77.7 per cent of students at the Doctorate level.

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Statistical Information About Student Borrowers

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TABLE A
Provincial Allocations, Supplementary Allocations,
Certificates of Eligibility Issued, Number of Students Issued Certificates
and Certificates Negotiated in each Participating Province
For the Year Ended June 30, 1978.

| Issuing Province | Provincial Allocation | Supplementary Allocation | Total Allocation | Certificates Issued | | No. of Students Issued Certificates | Certificates Negotiated | | Students Negotiating Certificates |
|-----------------------|--------------------------|-----------------------------|---------------------|---------------------|----------|--|-------------------------|----------|---|
| | | | | Face Value | Number | | Face Value | Number | |
| British Columbia | \$ 26,258,578 | \$ 3,440,769 | \$ 29,699,347 | \$ 19,908,805 | 17,797 | 15,672 | \$ 19,003,350 | 16,841 | 15,031 |
| Alberta | 20,736,827 | 11,443,069 | 32,179,896 | 18,740,785 | 14,810 | 13,155 | 17,551,070 | 13,756 | 12,568 |
| Saskatchewan | 11,295,199 | 83,737 | 11,378,936 | 7,516,355 | 6,217 | 5,513 | 7,222,700 | 5,923 | 5,334 |
| Manitoba | 11,271,042 | 3,890,414 | 15,161,456 | 9,083,998 | 7,030 | 6,060 | 7,954,924 | 6,012 | 5,569 |
| Ontario | 89,154,537 | 46,246,058 | 135,400,595 | 59,104,580 | 63,471 | 57,849 | 57,675,760 | 61,685 | 56,063 |
| New Brunswick | 8,411,982 | 2,323,087 | 10,735,069 | 8,375,211 | 7,980 | 6,388 | 8,030,283 | 7,603 | 6,135 |
| Nova Scotia | 9,571,502 | 8,272,732 | 17,844,234 | 11,308,829 | 10,271 | 8,420 | 10,906,484 | 9,847 | 8,111 |
| Prince Edward Island | 1,439,271 | 794,488 | 2,233,759 | 1,739,330 | 1,549 | 1,328 | 1,686,430 | 1,495 | 1,281 |
| Newfoundland | 7,037,648 | 1,430,440 | 8,468,088 | 4,810,657 | 8,818 | 4,692 | 4,371,918 | 7,945 | 4,583 |
| Yukon | 194,552 | — | 194,552 | 156,055 | 104 | 98 | 136,905 | 90 | 90 |
| Northwest Territories | 367,805 | — | 367,805 | 112,570 | 76 | 67 | 102,224 | 69 | 62 |
| Total | 185,738,943 | 77,924,794 | 263,663,737 | 140,857,175 | 138,123* | 119,242* | 134,642,048 | 131,266* | 114,827* |

*Certificates issued, number of students issued certificates, certificates negotiated and students negotiating certificates vary because some students were issued more than one certificate and/or did not negotiate some or all of their certificates.

TABLE B
Value of Loans Outstanding at Lending Institutions
as at June 30, 1978

| Lending Institution | Loans Outstanding in | | Total |
|-----------------------|---|--|-------------------|
| | Class A (Government paying interest) | Class B (Borrowers paying interest) | |
| Chartered Banks | \$ 352,118,774 | \$ 292,055,698 | \$ 644,174,472 |
| Credit Unions | 6,703,378 | 5,545,660 | 12,249,038 |
| Total | 358,822,152 | 297,601,358 | 656,423,510 |

TABLE C
Number and Amount of Loans Made by Lenders
For the Year Ended June 30, 1978

| Location of Regional Settlement Points* (areas clearing through points) | Chartered Banks | | | | | | | Credit Unions etc. | Total all Lenders |
|---|---|----------------------|----------------------|-----------------------|------------------------------------|--------------------|------------------------|--------------------|------------------------|
| | Bank of Montreal | Bank of Nova Scotia | Royal Bank of Canada | Toronto Dominion Bank | Canadian Imperial Bank of Commerce | Other Banks | Total all Banks | | |
| Vancouver, B.C. (British Columbia) | Number Amount \$ 5,791,510 | 2,199 2,292,895 | 3,481 3,700,745 | 869 932,690 | 3,413 3,718,841 | 480 520,020 | 15,659 16,956,701 | 611 697,747 | 16,270 17,654,448 |
| Calgary, Alta. (Alberta) | Number Amount \$ 2,788,955 | 1,159 1,349,689 | 4,567 5,609,086 | 1,755 2,129,125 | 4,469 5,440,015 | 86 109,490 | 14,361 17,426,360 | 810 718,632 | 15,171 18,144,992 |
| Regina, Sask. (Saskatchewan) | Number Amount \$ 664,322 | 423 477,070 | 1,697 2,033,941 | 434 506,310 | 1,029 1,162,307 | 0 0 | 4,152 4,843,950 | 1,432 1,680,445 | 5,584 6,524,395 |
| Winnipeg, Man. (Manitoba) | Number Amount \$ 1,231 1,534,675 | 507 617,395 | 1,164 1,485,239 | 718 894,105 | 3,166 3,680,590 | 7 7,150 | 6,793 8,219,154 | 507 671,275 | 7,300 8,890,429 |
| Toronto, Ont. (Ontario less Ottawa area) | Number Amount \$ 9,503,300 | 4,876 4,679,241 | 11,715 11,210,332 | 10,364 9,828,014 | 16,838 15,452,399 | 168 165,830 | 53,824 50,839,116 | 316 280,715 | 54,140 51,119,831 |
| Ottawa, Ont. (Ottawa area) | Number Amount \$ 906,545 | 2,068 1,935,477 | 651 621,080 | 404 379,262 | 1,497 1,438,144 | 172 159,240 | 5,737 5,439,748 | 0 0 | 5,737 5,439,748 |
| Montreal, Que. (Que. less Québec City, parts of Newfoundland) | Number Amount \$ 826,007 | 64 73,480 | 196 227,745 | 45 56,945 | 195 226,406 | 266 273,730 | 1,893 1,684,313 | 21 19,390 | 1,914 1,703,703 |
| Quebec City, Que. (Quebec City area) | Number Amount \$ 50,420 | 0 0 | 25 28,200 | 3 3,390 | 3 2,840 | 11 10,100 | 90 94,950 | 2 2,000 | 92 96,950 |
| St. John, N.B. (New Brunswick) | Number Amount \$ 2,218,326 | 942 1,017,018 | 1,037 1,123,603 | 119 118,650 | 416 447,070 | 2,097 2,222,350 | 6,748 7,147,017 | 0 0 | 6,748 7,147,017 |
| Halifax, N.S. (Prince Edward Island, parts of Newfoundland, Nova Scotia) | Number Amount \$ 1,566 1,687,293 | 3,060 2,796,703 | 4,537 4,735,676 | 103 101,126 | 8,994 6,511,432 | 0 0 | 18,260 15,832,230 | 50 50,720 | 18,310 15,882,950 |
| Total | Number Amount \$ 25,028 25,971,353 | 15,298 15,238,968 | 29,070 30,775,647 | 14,814 14,949,617 | 40,020 38,080,044 | 3,287 3,467,910 | 127,517 128,483,539 | 3,749 4,120,924 | 131,266 132,604,463 |

*Regional settlement points through which lenders in the areas indicated clear transactions.

TABLE D
Summary of Operations by Year — 1964-65 to 1977-78

| Loan Data | | | Costs | | | | | | | |
|-----------|---|-------------------------------------|-----------------------------------|-------------|--------------|------------|---------------------|-------------|--------------|----------------------------------|
| | | | Statutory Payments and Recoveries | | | | | | Other | |
| Loan Year | Value of Certificates Issued (Millions) | No. of Students Issued Certificates | Interest Payments | Loss Claims | Death Claims | Collection | Recoveries (Credit) | Net Totals | Service Fees | Alternative Payments (Thousands) |
| 1964-65 | \$ 26.7 | 42,113 | \$ 154,345 | — | \$ 500 | \$ — | — | \$ 154,845 | \$ — | \$ — |
| 1965-66 | 36.0 | 51,272 | 1,551,733 | 6,751 | 20,690 | — | — | 1,579,174 | 93,318 | 74 |
| 1966-67 | 41.1 | 63,243 | 2,438,354 | 109,256 | 55,607 | — | 484 | 2,602,733 | 151,102 | 757 |
| 1967-68 | 57.9 | 90,371 | 4,936,456 | 210,437 | 93,485 | 983 | 9,675 | 5,231,686 | 223,525 | 1,231 |
| 1968-69 | 65.9 | 107,312 | 5,993,076 | 395,709 | 122,134 | 14,585 | 64,695 | 6,460,809 | 307,258 | 2,403 |
| 1969-70 | 80.0 | 121,611 | 10,621,705 | 1,495,650 | 163,973 | 21,306 | 109,618 | 12,193,016 | 367,686 | 2,916 |
| 1970-71 | 92.1 | 135,899 | 16,565,480 | 4,983,074 | 208,996 | 116,183 | 557,692 | 21,316,041 | 426,121 | 5,350 |
| 1971-72 | 91.8 | 128,585 | 16,363,808 | 7,604,149 | 199,046 | 185,274 | 1,030,066 | 23,322,211 | 479,495 | 9,106 |
| 1972-73 | 106.6 | 122,396 | 15,232,302 | 8,600,638 | 260,361 | 301,169 | 1,712,214 | 22,682,256 | 499,834 | 9,449 |
| 1973-74 | 115.8 | 125,987 | 20,244,000 | 11,813,118 | 321,641 | 451,185 | 2,145,472 | 30,684,472 | 533,173 | 9,036 |
| 1974-75 | 129.7 | 140,644 | 19,711,894 | 13,952,041 | 431,506 | 725,539 | 3,334,663 | 31,486,317 | 749,742 | 10,698 |
| 1975-76 | 157.4 | 153,419 | 21,205,873 | 16,073,408 | 429,283 | 1,315,992 | 6,093,106 | 32,931,450 | 952,322 | 12,708 |
| 1976-77 | 178.3 | 154,981 | 20,376,367 | 19,777,102 | 343,444 | 2,460,598 | 9,229,196 | 33,728,315 | 960,373 | 13,190 |
| 1977-78 | 140.9 | 119,242 | 31,118,880 | 19,712,247 | 417,900 | 2,661,327 | 11,117,980 | 42,792,374 | 798,547 | 13,559 |
| TOTAL | 1,320.2 | 1,557,075 | 186,514,273 | 104,733,580 | 3,068,566 | 8,254,141 | 35,404,861 | 267,165,699 | 6,542,496 | 90,477 |

TABLE 1
Distribution of Certificates, by Educational Institution Attended
For the Year Ended June 30, 1978

| Institutions | Non Degree Programs* | | Degree Programs*** | | Graduate Degrees | | | | Total | |
|--|----------------------|----------------|--------------------|----------------|------------------|----------------|-----------|----------------|--------|----------------|
| | Number | Amount** \$ | Number | Amount** \$ | Masters | | Doctorate | | Number | Amount** \$ |
| | | | | | Number | Amount** \$ | Number | Amount** \$ | | |
| <i>Universities</i> | | | | | | | | | | |
| British Columbia | 58 | 63,235 | 5,745 | 6,399,240 | 211 | 28,175 | 51 | 60,415 | 6,065 | 6,551,065 |
| University of British Columbia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Notre Dame University of Nelson | 21 | 17,690 | 2,648 | 2,644,260 | 32 | 36,970 | 14 | 12,400 | 2,715 | 2,711,320 |
| Simon Fraser University | 12 | 11,905 | 1,783 | 2,025,365 | 23 | 29,040 | 1 | 705 | 1,819 | 2,067,015 |
| <i>Alberta</i> | | | | | | | | | | |
| University of Alberta | 100 | 102,815 | 4,970 | 6,161,736 | 102 | 113,535 | 23 | 26,010 | 5,195 | 6,404,096 |
| University of Calgary | 36 | 38,010 | 2,695 | 3,162,655 | 70 | 78,540 | 7 | 7,115 | 2,808 | 3,286,320 |
| University of Lethbridge | 3 | 3,355 | 461 | 541,319 | 0 | 0 | 0 | 0 | 464 | 544,674 |
| <i>Saskatchewan</i> | | | | | | | | | | |
| University of Regina | 6 | 6,600 | 785 | 786,515 | 15 | 16,230 | 0 | 0 | 806 | 809,345 |
| University of Saskatchewan | 29 | 33,245 | 3,185 | 3,783,361 | 49 | 54,950 | 3 | 3,780 | 3,266 | 3,875,336 |
| <i>Manitoba</i> | | | | | | | | | | |
| Brandon University | 2 | 2,060 | 393 | 504,515 | 0 | 0 | 0 | 0 | 395 | 506,575 |
| University of Manitoba | 98 | 120,580 | 2,825 | 3,549,215 | 213 | 32,575 | 36 | 42,350 | 3,202 | 3,744,750 |
| University of Winnipeg | 0 | 0 | 795 | 939,840 | 2 | 2,540 | 0 | 0 | 797 | 942,380 |
| <i>Ontario</i> | | | | | | | | | | |
| Algoma College | 0 | 0 | 80 | 69,442 | 0 | 0 | 0 | 0 | 80 | 69,442 |
| Bar Admission Course | 484 | 572,795 | 0 | 0 | 0 | 0 | 0 | 0 | 484 | 572,795 |
| Brock University | 5 | 4,000 | 755 | 684,302 | 5 | 4,635 | 9 | 1,765 | 774 | 694,702 |
| Carleton University | 64 | 51,360 | 1,730 | 1,640,523 | 83 | 92,977 | 174 | 137,732 | 2,051 | 1,922,592 |
| University of Guelph | 292 | 259,700 | 3,120 | 2,624,012 | 56 | 52,242 | 89 | 65,141 | 3,557 | 3,001,095 |
| Lakehead University | 198 | 190,320 | 853 | 827,908 | 5 | 3,759 | 30 | 22,978 | 1,086 | 1,044,965 |
| Laurentian University of Sudbury | 63 | 63,310 | 612 | 560,674 | 0 | 0 | 8 | 6,729 | 683 | 630,713 |
| McMaster University | 23 | 23,870 | 1,886 | 1,740,634 | 256 | 206,582 | 24 | 16,081 | 2,189 | 1,987,167 |
| Ontario College of Art | 683 | 597,965 | 15 | 19,322 | 0 | 0 | 0 | 0 | 698 | 617,287 |
| University of Ottawa | 106 | 97,765 | 1,943 | 1,920,265 | 210 | 227,785 | 108 | 91,523 | 2,367 | 2,337,338 |
| Queen's University of Kingston | 185 | 174,985 | 1,819 | 1,752,065 | 304 | 328,694 | 85 | 91,594 | 2,393 | 2,347,328 |
| Ryerson Polytechnical Institute | 451 | 452,995 | 1,582 | 1,504,989 | 0 | 0 | 0 | 0 | 2,033 | 1,957,984 |
| University of Toronto | 749 | 750,755 | 4,796 | 4,900,102 | 498 | 530,743 | 351 | 317,871 | 6,394 | 6,499,771 |
| Trent University | 10 | 9,170 | 904 | 811,146 | 0 | 0 | 0 | 0 | 914 | 820,316 |
| University of Waterloo | 142 | 115,290 | 3,994 | 2,975,007 | 69 | 54,259 | 157 | 85,913 | 4,362 | 3,230,469 |
| University of Western Ontario | 306 | 312,745 | 3,347 | 3,276,031 | 562 | 600,039 | 106 | 103,627 | 4,321 | 4,292,442 |
| Wilfrid Laurier University | 135 | 122,410 | 1,315 | 1,108,221 | 24 | 30,859 | 30 | 23,147 | 1,504 | 1,282,637 |
| University of Windsor | 41 | 35,980 | 1,981 | 1,752,164 | 248 | 201,056 | 78 | 64,909 | 2,348 | 2,054,109 |
| York University | 84 | 77,000 | 2,861 | 2,829,389 | 415 | 404,625 | 114 | 101,322 | 3,494 | 3,412,336 |

| | | | | | | | | | | |
|--|--------|------------|--------|------------|-------|-----------|-------|-----------|---------|-------------|
| Quebec | | | | | | | | | | |
| Concordia University | 6 | 5,940 | 156 | 161,320 | 14 | 19,930 | 7 | 7,790 | 183 | 194,980 |
| Université Laval | 15 | 13,490 | 97 | 112,622 | 9 | 9,065 | 6 | 5,180 | 127 | 140,357 |
| McGill University | 48 | 55,460 | 275 | 323,465 | 37 | 52,506 | 28 | 38,040 | 388 | 469,471 |
| University of Montreal | 8 | 9,875 | 63 | 58,730 | 9 | 10,960 | 5 | 5,925 | 85 | 85,490 |
| New Brunswick | | | | | | | | | | |
| University of Moncton | 63 | 70,410 | 1,452 | 1,508,795 | 47 | 53,190 | 0 | 0 | 1,562 | 1,632,395 |
| Mount Allison University | 7 | 9,190 | 526 | 543,093 | 1 | 1,160 | 0 | 0 | 534 | 553,443 |
| University of New Brunswick | 21 | 19,840 | 2,039 | 2,138,375 | 34 | 37,873 | 3 | 3,280 | 2,097 | 2,199,368 |
| St. Thomas University | 3 | 2,810 | 421 | 405,730 | 0 | 0 | 0 | 0 | 424 | 408,540 |
| Nova Scotia | | | | | | | | | | |
| Acadia University | 8 | 9,950 | 1,389 | 1,531,338 | 14 | 15,200 | 2 | 1,110 | 1,413 | 1,557,598 |
| College of Cape Breton | 213 | 208,530 | 291 | 307,904 | 0 | 0 | 0 | 0 | 504 | 516,434 |
| Dalhousie University | 90 | 96,335 | 2,564 | 2,850,374 | 211 | 240,072 | 10 | 12,220 | 2,875 | 3,199,001 |
| University of King's College | 0 | 0 | 169 | 174,880 | 0 | 0 | 0 | 0 | 169 | 174,880 |
| Mount St. Vincent University | 131 | 154,155 | 569 | 593,070 | 4 | 4,025 | 0 | 0 | 704 | 751,250 |
| Nova Scotia College of Art & Design | 22 | 24,849 | 251 | 262,417 | 6 | 4,670 | 0 | 0 | 279 | 291,936 |
| Nova Scotia Technical College | 14 | 1,420 | 277 | 307,484 | 4 | 5,900 | 1 | 1,800 | 296 | 316,604 |
| St. Francis Xavier University | 20 | 19,200 | 1,529 | 1,693,765 | 3 | 3,200 | 0 | 0 | 1,552 | 1,722,165 |
| St. Mary's University | 13 | 14,820 | 985 | 1,049,380 | 30 | 35,820 | 1 | 1,000 | 1,029 | 1,101,020 |
| Université Sainte Anne | 18 | 20,320 | 75 | 90,700 | 0 | 0 | 0 | 0 | 93 | 111,020 |
| Prince Edward Island | | | | | | | | | | |
| University of Prince Edward Island | 2 | 2,720 | 659 | 695,040 | 0 | 0 | 0 | 0 | 661 | 697,760 |
| Newfoundland | | | | | | | | | | |
| Memorial University | 5 | 5,400 | 7,074 | 3,294,679 | 47 | 21,274 | 3 | 2,070 | 7,129 | 3,323,423 |
| Other Universities in Canada | | | | | | | | | | |
| Sub-Total | 0 | 0 | 779 | 792,292 | 27 | 32,205 | 19 | 18,420 | 825 | 842,917 |
| United States of America | | | | | | | | | | |
| Sub-Total | 5,093 | 5,056,624 | 81,538 | 80,393,990 | 3,979 | 3,677,860 | 1,583 | 1,379,942 | 92,193 | 90,508,416 |
| United Kingdom | | | | | | | | | | |
| Sub-Total | 252 | 373,690 | 1,268 | 1,855,449 | 254 | 373,515 | 132 | 193,115 | 1,906 | 2,795,769 |
| Europe | | | | | | | | | | |
| Sub-Total | 31 | 48,930 | 75 | 115,223 | 51 | 77,530 | 67 | 101,830 | 224 | 343,513 |
| Rest of the World | | | | | | | | | | |
| Sub-Total | 66 | 90,300 | 105 | 140,842 | 17 | 21,910 | 18 | 21,920 | 206 | 274,972 |
| Sub Total Universities Outside Canada | | | | | | | | | | |
| Sub-Total | 6 | 10,660 | 66 | 93,835 | 3 | 5,270 | 3 | 3,270 | 78 | 113,035 |
| Sub Total Universities Outside Canada | | | | | | | | | | |
| Sub-Total | 355 | 523,580 | 1,514 | 2,205,349 | 325 | 478,225 | 220 | 320,135 | 2,414 | 3,527,289 |
| Sub Total All Universities | | | | | | | | | | |
| Sub-Total | 5,448 | 5,580,204 | 83,052 | 82,599,339 | 4,304 | 4,156,085 | 1,803 | 1,700,077 | 94,607 | 94,035,705 |
| Other Post Secondary Institutions | | | | | | | | | | |
| Teacher Training Institution | 560 | 572,020 | 220 | 212,130 | 2 | 3,200 | 0 | 0 | 782 | 787,350 |
| Technical & Vocational Training | 24,722 | 26,756,549 | 284 | 352,825 | 20 | 30,080 | 0 | 0 | 25,026 | 27,139,454 |
| Institutions | 1,105 | 1,302,817 | 83 | 87,485 | 1 | 1,000 | 0 | 0 | 1,189 | 1,391,302 |
| Nursing Schools | 3,914 | 4,960,471 | 2,159 | 2,182,017 | 0 | 0 | 0 | 0 | 6,073 | 6,402,488 |
| Junior Colleges | 2,978 | 4,063,197 | 544 | 735,327 | 64 | 82,225 | 3 | 4,800 | 3,589 | 4,885,749 |
| Private Institutions | 33,279 | 36,955,054 | 3,290 | 3,529,984 | 87 | 116,505 | 3 | 4,800 | 36,659 | 40,606,343 |
| Sub Total—Other than Universities | 38,727 | 42,535,258 | 86,342 | 86,129,323 | 4,391 | 4,272,590 | 1,806 | 1,704,877 | 131,266 | 134,642,048 |
| Total -- All Institutions | | | | | | | | | | |

*Includes diploma certificate and other courses at equivalent level

**Actual amount against certificate

***Including second and professional degrees

TABLE 2
Distribution of Certificates, by Field of Study and by Province in Which Educational Institution is Located
For the Year Ended June 30, 1978

| Location of Educational Institution Attended | Universities | | | | | | | | | | | | | |
|--|------------------------|---------------|--------------------------|-------|------------|-------------|-------------|------------------|--------|----------------|-------------------|-------|----------------------|---------|
| | Undergraduate Degrees* | | | | | | | Graduate Degrees | | | | | | |
| | Arts & Science | Engi- neering | Commerce Business Admin. | Law | Medi- cine | Den- tistry | Edu- cation | Other Degree | Total | Master's Level | Doctor- ate Level | Total | Other Post-Secondary | Total |
| British Columbia | 6,604 | 386 | 588 | 480 | 255 | 113 | 2,398 | 1,187 | 12,011 | 283 | 68 | 351 | 3,538 | 15,900 |
| Alberta | 2,871 | 551 | 766 | 265 | 416 | 110 | 2,282 | 1,453 | 8,714 | 175 | 30 | 205 | 4,842 | 13,761 |
| Saskatchewan | 1,084 | 292 | 436 | 176 | 128 | 29 | 1,218 | 669 | 4,032 | 71 | 4 | 75 | 1,406 | 5,513 |
| Manitoba | 1,903 | 191 | 204 | 147 | 146 | 50 | 668 | 793 | 4,102 | 248 | 36 | 284 | 1,419 | 5,805 |
| Ontario | 18,103 | 2,614 | 2,495 | 1,216 | 847 | 15 | 2,215 | 6,876 | 34,381 | 2,753 | 1,367 | 4,120 | 22,425 | 60,926 |
| Quebec | 364 | 47 | 58 | 43 | 59 | 22 | 22 | 107 | 722 | 77 | 54 | 131 | 211 | 1,064 |
| New Brunswick | 2,143 | 438 | 616 | 171 | 2 | 0 | 1,005 | 364 | 4,739 | 83 | 3 | 86 | 1,491 | 6,316 |
| Nova Scotia | 4,707 | 357 | 1,007 | 298 | 277 | 69 | 548 | 936 | 8,199 | 296 | 17 | 313 | 2,039 | 10,551 |
| Prince Edward Island | 435 | 20 | 131 | 0 | 0 | 0 | 67 | 12 | 665 | 0 | 0 | 0 | 327 | 992 |
| Newfoundland | 2,350 | 329 | 632 | 0 | 228 | 0 | 2,966 | 571 | 7,076 | 47 | 3 | 50 | 445 | 7,571 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 5 |
| United States | 585 | 87 | 83 | 16 | 33 | 10 | 240 | 382 | 1,436 | 275 | 132 | 407 | 401 | 2,244 |
| United Kingdom | 36 | 1 | 0 | 13 | 10 | 4 | 3 | 22 | 89 | 62 | 69 | 131 | 79 | 299 |
| Rest of the World | 38 | 0 | 0 | 7 | 106 | 2 | 3 | 20 | 176 | 21 | 23 | 44 | 99 | 319 |
| TOTAL | 41,223 | 5,313 | 7,016 | 2,832 | 2,507 | 424 | 13,635 | 13,392 | 86,342 | 4,391 | 1,806 | 6,197 | 38,727 | 131,266 |

*Including second and professional degrees.

TABLE 3

Distribution of Certificates by Province of Issue, Location of Institution Attended and Level of Study
For the Year Ended June 30, 1978

| Institution in | British Columbia | | | | Alberta | | | | Saskatchewan | | | | Manitoba | | | | Ontario | | | |
|--------------------------------|------------------|----------|-----------|------------|---------------|----------|-----------|------------|---------------|------------|----------|-----------|------------|---------------|------------|----------|-----------|------------|---------------|------------|
| Province of Issue | Undergraduate | Graduate | | Equivalent | Undergraduate | Graduate | | Equivalent | Undergraduate | Equivalent | Graduate | | Equivalent | Undergraduate | Equivalent | Graduate | | Equivalent | Undergraduate | Equivalent |
| | | Masters | Doctorate | | | Masters | Doctorate | | | | Masters | Doctorate | | | | Masters | Doctorate | | | |
| British Columbia | 11,361 | 225 | 29 | 3,294 | 370 | 10 | 3 | 99 | 12 | 2 | 2 | 0 | 45 | 3 | 8 | 2 | 397 | 97 | 75 | 7 |
| Alberta | 239 | 12 | 2 | 77 | 7,880 | 135 | 9 | 139 | 19 | 2 | 4 | 0 | 68 | 14 | 4 | 0 | 276 | 83 | 26 | 1 |
| Saskatchewan | 41 | 1 | 1 | 18 | 114 | 268 | 7 | 3,677 | 1,317 | 58 | 0 | 0 | 53 | 29 | 8 | 0 | 87 | 52 | 17 | 1 |
| Manitoba | 22 | 13 | 0 | 12 | 43 | 78 | 7 | 36 | 23 | 4 | 1 | 1 | 3,738 | 1,327 | 216 | 20 | 138 | 78 | 37 | 7 |
| Ontario | 261 | 18 | 34 | 120 | 212 | 107 | 3 | 47 | 26 | 2 | 3 | 3 | 172 | 34 | 3 | 14 | 32,833 | 21,645 | 2,454 | 1,338 |
| New Brunswick | 17 | 4 | 6 | 4 | 19 | 13 | 2 | 6 | 2 | 0 | 0 | 0 | 10 | 8 | 1 | 0 | 247 | 202 | 52 | 4 |
| Nova Scotia | 18 | 2 | 6 | 2 | 31 | 22 | 10 | 11 | 1 | 3 | 0 | 0 | 10 | 2 | 4 | 0 | 259 | 130 | 59 | 8 |
| Prince Edward Island | 8 | 0 | 0 | 0 | 5 | 6 | 0 | 3 | 1 | 0 | 0 | 0 | 5 | 0 | 3 | 0 | 38 | 49 | 10 | 0 |
| Newfoundland | 1 | 1 | 1 | 1 | 8 | 2 | 1 | 6 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 88 | 85 | 22 | 1 |
| Yukon & Northwest Territories | 43 | 10 | 1 | 10 | 32 | 20 | 0 | 8 | 5 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 18 | 4 | 1 | 0 |
| Total | 12,011 | 283 | 68 | 3,538 | 8,714 | 4,842 | 175 | 4,032 | 1,406 | 71 | 4 | 4 | 4,102 | 1,419 | 248 | 36 | 34,381 | 22,425 | 2,753 | 1,367 |

TABLE 3
Distribution of Certificates by Province of Issue, Location of Institution Attended and Level of Study
For the Year Ended June 30, 1978

| Institution in | Quebec | | | New Brunswick | | | Nova Scotia | | | Prince Edward Island | | | Newfoundland | | |
|--------------------------------|---------------|------------|----------------------|---------------|------------|----------------------|---------------|------------|----------------------|----------------------|------------|----------------------|---------------|------------|----------------------|
| | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate | Undergraduate | Equivalent | Graduate |
| Province of Issue | | | Masters Doctorate | | | Masters Doctorate | | | Masters Doctorate | | | Masters Doctorate | | | Masters Doctorate |
| British Columbia . . . | 71 | 8 | 8 | 25 | 1 | 0 | 52 | 3 | 3 | 1 | 1 | 0 | 6 | 0 | 0 |
| Alberta | 38 | 9 | 2 | 14 | 0 | 0 | 37 | 13 | 2 | 0 | 0 | 0 | 9 | 0 | 0 |
| Saskatchewan | 13 | 1 | 0 | 0 | 0 | 0 | 12 | 1 | 3 | 0 | 0 | 0 | 2 | 1 | 0 |
| Manitoba | 15 | 4 | 13 | 0 | 0 | 0 | 14 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ontario | 324 | 117 | 15 | 103 | 17 | 2 | 288 | 44 | 11 | 9 | 23 | 0 | 46 | 6 | 3 |
| New Brunswick | 193 | 65 | 15 | 4,010 | 1,423 | 71 | 840 | 89 | 50 | 0 | 38 | 40 | 58 | 0 | 3 |
| Nova Scotia | 37 | 3 | 15 | 391 | 34 | 5 | 6,478 | 204 | 7 | 19 | 66 | 0 | 32 | 8 | 0 |
| Prince Edward Island | 12 | 1 | 3 | 132 | 16 | 1 | 306 | 33 | 16 | 0 | 581 | 220 | 6 | 3 | 2 |
| Newfoundland | 19 | 3 | 4 | 64 | 0 | 2 | 167 | 20 | 4 | 0 | 3 | 1 | 6,914 | 427 | 42 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| Total | 722 | 211 | 77 | 4,739 | 1,491 | 83 | 8,199 | 2,039 | 296 | 17 | 665 | 327 | 7,076 | 445 | 47 |
| | | | | | | | | | | | | | | | 3 |

| Institution in | Yukon & Northwest Territories | | | | United States | | | | United Kingdom | | | | Rest of the World | | | | Total | | | |
|--------------------------------|-------------------------------|------------|----------|-----------|---------------|------------|----------|-----------|----------------|------------|----------|-----------|-------------------|------------|---------|-----------|---------|-----------|-------|-------|
| Province of Issue | Undergraduate | Equivalent | Graduate | | Undergraduate | Equivalent | Graduate | | Undergraduate | Equivalent | Graduate | | Undergraduate | Equivalent | Masters | Doctorate | Masters | Doctorate | | |
| | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | | | | | | |
| British Columbia | 0 | 3 | 0 | 0 | 234 | 35 | 47 | 9 | 16 | 11 | 23 | 3 | 5 | 2 | 12,702 | 3,674 | 400 | 65 | | |
| Alberta | 0 | 1 | 0 | 0 | 349 | 74 | 38 | 10 | 6 | 4 | 18 | 4 | 1 | 0 | 9,079 | 4,421 | 229 | 27 | | |
| Saskatchewan | 0 | 0 | 0 | 0 | 90 | 15 | 9 | 4 | 2 | 1 | 4 | 9 | 2 | 0 | 4,095 | 1,712 | 109 | 7 | | |
| Manitoba | 0 | 0 | 0 | 0 | 77 | 12 | 46 | 3 | 1 | 3 | 6 | 0 | 2 | 1 | 4,092 | 1,541 | 344 | 35 | | |
| Ontario | 0 | 1 | 0 | 0 | 554 | 244 | 79 | 91 | 30 | 49 | 95 | 62 | 1 | 18 | 34,988 | 22,472 | 2,603 | 1,622 | | |
| New Brunswick | 0 | 0 | 0 | 0 | 43 | 7 | 20 | 5 | 3 | 3 | 6 | 10 | 6 | 1 | 5,490 | 1,866 | 232 | 15 | | |
| Nova Scotia | 0 | 0 | 0 | 0 | 51 | 9 | 24 | 7 | 10 | 4 | 10 | 5 | 3 | 1 | 7,357 | 2,118 | 343 | 29 | | |
| Prince Edward Island | 0 | 0 | 0 | 0 | 13 | 4 | 6 | 0 | 3 | 1 | 2 | 0 | 1 | 0 | 1,115 | 336 | 44 | 0 | | |
| Newfoundland | 0 | 0 | 0 | 0 | 21 | 0 | 5 | 3 | 10 | 1 | 10 | 4 | 0 | 0 | 7,311 | 545 | 84 | 5 | | |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 4 | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 113 | 42 | 3 | 1 | | |
| Total | 0 | 5 | 0 | 0 | 1,436 | 401 | 275 | 132 | 89 | 69 | 79 | 62 | 176 | 99 | 21 | 23 | 86,342 | 38,727 | 4,391 | 1,806 |

TABLE 4
Distribution of Certificates by Age, Level of Study, Sex and Marital Status
For the Year Ended June 30, 1978

| Location of Educational Institution Attended | 17 | | 18 | | 19 | | | 20 | | | 21 | | | 22 | | | 23 | | | | | |
|--|---|--------------------|------------------------|--------------------|------------------------|--------------------|---------|-----------|------------------------|--------------------|---------|-----------|------------------------|--------------------|---------|-----------|------------------------|--------------------|---------|-----------|-------|-------|
| | Age in Years and Program Level | | | | | | | | | | | | | | | | | | | | | |
| | Non-Degree Programs | Degree Programs | Non-Degree Programs | Degree Programs | Non-Degree Programs | Degree Programs | Masters | Doctorate | Non-Degree Programs | Degree Programs | Masters | Doctorate | Non-Degree Programs | Degree Programs | Masters | Doctorate | Non-Degree Programs | Degree Programs | Masters | Doctorate | | |
| British Columbia | 66 | 9 | 557 | 244 | 290 | 837 | 0 | 0 | 323 | 1,002 | 0 | 0 | 341 | 1,395 | 4 | 0 | 373 | 1,752 | 13 | 4 | 295 | 1,504 |
| Alberta | 52 | 53 | 648 | 698 | 748 | 789 | 0 | 0 | 653 | 983 | 4 | 0 | 529 | 1,116 | 0 | 0 | 550 | 1,272 | 10 | 0 | 413 | 1,051 |
| Saskatchewan | 33 | 18 | 436 | 422 | 293 | 457 | 0 | 0 | 189 | 555 | 0 | 0 | 114 | 507 | 3 | 0 | 88 | 599 | 6 | 0 | 87 | 469 |
| Manitoba | 22 | 28 | 396 | 263 | 195 | 487 | 0 | 0 | 160 | 534 | 1 | 0 | 130 | 519 | 6 | 0 | 116 | 582 | 36 | 3 | 99 | 490 |
| Ontario | 102 | 178 | 1,375 | 2,344 | 4,296 | 5,144 | 5 | 3 | 3,594 | 4,755 | 3 | 1 | 2,764 | 4,903 | 50 | 11 | 2,179 | 4,722 | 274 | 63 | 1,836 | 3,889 |
| Quebec | 2 | 3 | 24 | 14 | 20 | 51 | 0 | 0 | 26 | 84 | 0 | 0 | 17 | 97 | 3 | 0 | 25 | 123 | 5 | 4 | 26 | 94 |
| New Brunswick | 42 | 28 | 655 | 549 | 351 | 839 | 0 | 0 | 191 | 893 | 1 | 0 | 78 | 913 | 5 | 0 | 51 | 533 | 15 | 0 | 36 | 322 |
| Nova Scotia | 65 | 40 | 818 | 437 | 397 | 1,612 | 0 | 1 | 261 | 1,623 | 3 | 0 | 172 | 1,301 | 23 | 0 | 96 | 1,081 | 70 | 1 | 60 | 691 |
| Prince Edward Island | 21 | 4 | 104 | 71 | 58 | 133 | 0 | 0 | 50 | 152 | 0 | 0 | 40 | 110 | 0 | 0 | 21 | 64 | 0 | 0 | 17 | 33 |
| Newfoundland | 218 | 132 | 189 | 155 | 11 | 1,537 | 0 | 0 | 8 | 1,445 | 0 | 0 | 6 | 1,212 | 0 | 0 | 4 | 747 | 6 | 0 | 4 | 577 |
| Yukon & N.W.T. | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 7 | 4 | 106 | 27 | 198 | 2 | 2 | 0 | 20 | 214 | 2 | 0 | 22 | 255 | 9 | 0 | 43 | 182 | 26 | 3 | 43 | 132 |
| United Kingdom | 0 | 0 | 3 | 1 | 4 | 2 | 0 | 0 | 2 | 9 | 1 | 0 | 6 | 10 | 2 | 0 | 6 | 8 | 5 | 7 | 17 | 12 |
| Rest of the World | 0 | 0 | 1 | 3 | 8 | 3 | 0 | 0 | 0 | 7 | 0 | 0 | 4 | 10 | 2 | 1 | 17 | 15 | 4 | 0 | 15 | 20 |
| Total | 630 | 497 | 5,312 | 5,228 | 6,701 | 12,089 | 7 | 4 | 5,477 | 12,256 | 15 | 1 | 4,225 | 12,348 | 107 | 12 | 3,569 | 11,680 | 470 | 85 | 2,948 | 9,284 |
| | | | | | | | | | | | | | | | | | | | | | | |
| Male— | 281 | 170 | 2,304 | 1,712 | 2,613 | 5,567 | 4 | 3 | 2,407 | 5,861 | 3 | 1 | 2,019 | 6,032 | 52 | 6 | 1,786 | 6,011 | 241 | 37 | 1,476 | 4,913 |
| Married | 0 | 0 | 8 | 9 | 49 | 52 | 0 | 0 | 97 | 172 | 0 | 0 | 174 | 446 | 6 | 0 | 244 | 877 | 28 | 10 | 274 | 927 |
| | | | | | | | | | | | | | | | | | | | | | | |
| Female— | 349 | 325 | 2,980 | 3,479 | 3,958 | 6,370 | 3 | 1 | 2,824 | 5,934 | 12 | 0 | 1,875 | 5,245 | 49 | 5 | 1,360 | 4,175 | 184 | 36 | 1,068 | 2,934 |
| Single | 0 | 2 | 20 | 28 | 81 | 100 | 0 | 0 | 149 | 289 | 0 | 0 | 157 | 625 | 0 | 1 | 179 | 617 | 17 | 2 | 130 | 510 |
| Married | | | | | | | | | | | | | | | | | | | | | | |
| Total— | 630 | 495 | 5,284 | 5,191 | 6,571 | 11,937 | 7 | 4 | 5,231 | 11,795 | 15 | 1 | 3,894 | 11,277 | 101 | 11 | 3,146 | 10,186 | 425 | 73 | 2,544 | 7,847 |
| Single | 0 | 2 | 28 | 37 | 130 | 152 | 0 | 0 | 246 | 461 | 0 | 0 | 331 | 1,071 | 6 | 1 | 423 | 1,494 | 45 | 12 | 404 | 1,437 |
| Married | | | | | | | | | | | | | | | | | | | | | | |

| Age in Years and Program Level | 24 | | | | 25-29 | | | | 30-34 | | | | 35 and over | | | | Totals | | | |
|--|----------|-----------|------------------------|--------------------|----------|-----------|------------------------|--------------------|----------|-----------|------------------------|--------------------|-------------|-----------|------------------------|--------------------|----------|-------|-----------------------|--|
| | Graduate | | Non-Degree Programs | Degree Programs | Graduate | | Non-Degree Programs | Degree Programs | Graduate | | Non-Degree Programs | Degree Programs | Graduate | | Non-Degree Programs | Degree Programs | Graduate | | Accumulative Total | |
| | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | Masters | Doctorate | | | | | | |
| Location of Educational Institution Attended | | | | | | | | | | | | | | | | | | | | |
| British Columbia . . . | 277 | 1,223 | 28 | 0 | 700 | 2,853 | 115 | 33 | 189 | 809 | 65 | 21 | 127 | 383 | 29 | 6 | 283 | 68 | 15,900 | |
| Alberta | 295 | 751 | 32 | 1 | 638 | 1,504 | 64 | 15 | 201 | 330 | 31 | 5 | 115 | 167 | 18 | 8 | 175 | 30 | 13,761 | |
| Saskatchewan | 55 | 328 | 15 | 2 | 86 | 541 | 16 | 2 | 16 | 101 | 12 | 0 | 9 | 35 | 10 | 0 | 71 | 4 | 5,513 | |
| Manitoba | 71 | 294 | 37 | 6 | 157 | 688 | 107 | 12 | 43 | 142 | 19 | 8 | 30 | 75 | 10 | 3 | 248 | 36 | 5,805 | |
| Ontario | 1,387 | 2,547 | 458 | 204 | 3,409 | 4,532 | 1,167 | 556 | 894 | 948 | 250 | 227 | 589 | 419 | 108 | 130 | 2,753 | 1,367 | 60,926 | |
| Quebec | 21 | 73 | 20 | 9 | 42 | 144 | 25 | 20 | 7 | 33 | 3 | 8 | 1 | 6 | 1 | 6 | 77 | 54 | 1,064 | |
| New Brunswick | 32 | 224 | 13 | 0 | 42 | 352 | 30 | 2 | 8 | 70 | 2 | 0 | 5 | 16 | 2 | 1 | 83 | 3 | 6,316 | |
| Nova Scotia | 49 | 439 | 31 | 2 | 90 | 749 | 94 | 6 | 15 | 155 | 26 | 6 | 16 | 71 | 4 | 0 | 296 | 17 | 10,551 | |
| Prince Edward Island | 6 | 34 | 0 | 0 | 6 | 48 | 0 | 0 | 2 | 12 | 0 | 0 | 2 | 4 | 0 | 0 | 327 | 665 | 0 | |
| Newfoundland | 1 | 350 | 6 | 0 | 3 | 682 | 19 | 2 | 1 | 140 | 9 | 0 | 0 | 99 | 1 | 0 | 47 | 3 | 7,571 | |
| Yukon & N.W.T. . . . | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | |
| United States | 23 | 111 | 40 | 12 | 66 | 223 | 105 | 60 | 27 | 64 | 41 | 31 | 15 | 26 | 15 | 13 | 275 | 132 | 2,244 | |
| United Kingdom | 5 | 12 | 15 | 6 | 31 | 30 | 19 | 31 | 5 | 3 | 7 | 11 | 0 | 2 | 3 | 7 | 62 | 69 | 299 | |
| Rest of the World . . . | 12 | 22 | 3 | 2 | 33 | 65 | 4 | 15 | 7 | 22 | 5 | 4 | 2 | 9 | 1 | 0 | 21 | 23 | 319 | |
| Total | 2,234 | 6,408 | 698 | 244 | 5,305 | 12,411 | 1,765 | 754 | 1,415 | 2,829 | 470 | 321 | 911 | 1,312 | 202 | 174 | 4,391 | 1,806 | 131,266 | |
| Male— | 1,073 | 3,443 | 401 | 101 | 2,203 | 5,818 | 889 | 334 | 383 | 939 | 146 | 104 | 152 | 279 | 39 | 41 | 2,176 | 727 | 60,345 | |
| Married | 269 | 815 | 89 | 51 | 996 | 2,364 | 409 | 205 | 332 | 684 | 188 | 128 | 178 | 296 | 78 | 83 | 861 | 498 | 10,622 | |
| Female— | 753 | 1,831 | 174 | 78 | 1,715 | 3,441 | 374 | 174 | 540 | 971 | 106 | 73 | 432 | 575 | 66 | 49 | 1,146 | 487 | 54,767 | |
| Married | 139 | 319 | 34 | 14 | 391 | 788 | 93 | 41 | 160 | 235 | 30 | 16 | 149 | 162 | 19 | 1 | 208 | 94 | 5,532 | |
| Total— | 1,826 | 5,274 | 575 | 179 | 3,918 | 9,259 | 1,263 | 508 | 923 | 1,910 | 252 | 177 | 584 | 854 | 105 | 90 | 3,322 | 1,214 | 115,112 | |
| Married | 408 | 1,134 | 123 | 65 | 1,387 | 3,152 | 502 | 246 | 492 | 919 | 218 | 144 | 327 | 458 | 97 | 84 | 1,069 | 592 | 16,154 | |

Notes

Notes

| Âge en années et niveau du programme | Emplacement de l'établissement régulier | 23 | | | | 24 | | | | 25-29 | | | | 30-34 | | | | 35 et plus | | | | Total | | | |
|--|---|---|----------------------------------|---------------------|--------------|---|----------------------------------|---------------------|----------------|---|----------------------------------|---------------------|------------|---|----------------------------------|---------------------|------------|---|----------------------------------|---------------------|-----------------|--------------------|----------------|------------|-------------------|
| | | Programme ne donnant pas de grade | Programme donnant un grade | Diplôme Maitrise | Doctorat | Programme ne donnant pas de grade | Programme donnant un grade | Diplôme Maitrise | Doctorat | Programme ne donnant pas de grade | Programme donnant un grade | Diplôme Maitrise | Doctorat | Programme ne donnant pas de grade | Programme donnant un grade | Diplôme Maitrise | Doctorat | Programme ne donnant pas de grade | Programme donnant un grade | Diplôme Maitrise | Doctorat | Total cumulatif | | | |
| Colombie Britannique | 295 | 1 504 | 29 | 4 | 277 | 1 223 | 28 | 0 | 700 | 2 853 | 115 | 33 | 189 | 809 | 65 | 21 | 127 | 383 | 29 | 6 | 3 538 | 12 011 | 283 | 68 | 15 900 |
| Alberta | 413 | 1 051 | 16 | 1 | 295 | 751 | 32 | 1 | 1 504 | 1 504 | 64 | 15 | 201 | 330 | 31 | 5 | 115 | 167 | 18 | 8 | 4 842 | 8 714 | 175 | 30 | 13 761 |
| Saskatchewan | 87 | 469 | 9 | 0 | 55 | 328 | 15 | 2 | 86 | 541 | 16 | 2 | 16 | 101 | 12 | 0 | 9 | 35 | 10 | 3 | 1 406 | 4 032 | 71 | 4 | 5 513 |
| Manitoba | 99 | 490 | 32 | 4 | 71 | 294 | 37 | 6 | 157 | 688 | 107 | 12 | 43 | 142 | 19 | 8 | 30 | 75 | 10 | 3 | 1 419 | 4 102 | 248 | 36 | 5 805 |
| Ontario | 1 836 | 3 889 | 438 | 172 | 1 387 | 2 547 | 458 | 204 | 3 409 | 4 532 | 1 167 | 556 | 894 | 1 948 | 250 | 227 | 589 | 419 | 108 | 130 | 22 425 | 34 381 | 2 753 | 367 | 60 926 |
| Québec | 26 | 94 | 20 | 7 | 21 | 73 | 20 | 9 | 42 | 144 | 25 | 20 | 7 | 33 | 3 | 8 | 1 | 6 | 1 | 2 | 211 | 722 | 77 | 54 | 1 064 |
| Nouveau Brunswick | 36 | 322 | 15 | 0 | 32 | 224 | 13 | 0 | 42 | 352 | 30 | 2 | 8 | 70 | 2 | 0 | 5 | 16 | 2 | 1 | 1 491 | 4 739 | 83 | 3 | 6 316 |
| Nouvelle-Ecosse | 60 | 691 | 45 | 1 | 49 | 439 | 31 | 2 | 90 | 749 | 94 | 6 | 15 | 155 | 26 | 6 | 16 | 4 | 0 | 0 | 2 039 | 8 199 | 296 | 17 | 10 551 |
| Ile du Prince-Édouard | 17 | 33 | 0 | 0 | 6 | 34 | 0 | 0 | 6 | 48 | 0 | 0 | 2 | 12 | 0 | 0 | 2 | 4 | 0 | 0 | 327 | 665 | 0 | 0 | 992 |
| Terre-Neuve | 4 | 577 | 6 | 1 | 1 | 350 | 6 | 0 | 3 | 682 | 19 | 2 | 1 | 140 | 9 | 0 | 0 | 99 | 1 | 0 | 445 | 7 076 | 47 | 3 | 7 571 |
| Yukon et T.N.O. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 5 | 5 |
| Etats-Unis | 43 | 132 | 35 | 13 | 23 | 111 | 40 | 12 | 66 | 223 | 105 | 60 | 27 | 64 | 41 | 31 | 15 | 26 | 15 | 13 | 401 | 1 436 | 275 | 132 | 2 244 |
| Royaume-Uni | 17 | 12 | 10 | 7 | 5 | 12 | 15 | 6 | 31 | 30 | 19 | 31 | 5 | 3 | 7 | 11 | 0 | 2 | 3 | 7 | 79 | 89 | 62 | 69 | 299 |
| Autres | 15 | 20 | 2 | 1 | 12 | 22 | 3 | 2 | 33 | 65 | 14 | 15 | 7 | 22 | 5 | 4 | 2 | 9 | 1 | 0 | 99 | 176 | 21 | 23 | 319 |
| Total | 2 948 | 9 284 | 657 | 211 | 2 234 | 6 408 | 698 | 244 | 5 305 | 12 411 | 1 765 | 754 | 1 415 | 2 829 | 470 | 321 | 911 | 1 312 | 202 | 174 | 38 727 | 86 342 | 4 391 | 806 | 131 266 |
| Hommes célibataire marié | 1 476 274 | 4 913 927 | 401 63 | 100 21 | 1 073 269 | 3 443 815 | 401 89 | 101 51 | 2 203 996 | 5 818 2 364 | 889 409 | 334 205 | 383 332 | 939 684 | 146 188 | 104 128 | 152 178 | 279 296 | 39 78 | 41 83 | 16 697 2 621 | 40 745 6 642 | 2 176 861 | 727 498 | 60 345 10 622 |
| Femmes célibataire mariée ... | 1 068 130 | 2 934 510 | 178 15 | 71 19 | 753 139 | 1 831 319 | 174 34 | 78 14 | 1 715 391 | 3 441 788 | 374 93 | 174 41 | 540 160 | 971 235 | 106 30 | 73 16 | 432 149 | 575 162 | 66 19 | 49 1 | 17 854 1 555 | 35 280 3 675 | 1 146 208 | 487 94 | 54 767 5 532 |
| Total— célibataire marié ... | 2 544 404 | 7 847 1 437 | 579 78 | 171 40 | 1 826 408 | 5 274 1 134 | 575 123 | 179 65 | 3 918 1 387 | 9 259 3 152 | 1 263 502 | 508 246 | 923 492 | 1 910 919 | 252 218 | 177 144 | 584 327 | 854 458 | 105 97 | 90 84 | 34 551 4 176 | 76 025 10 317 | 3 321 1 069 | 214 592 | 115 112 16 154 |

Tableau 4

Répartition des certificats par âge, niveau d'études, sexe et état civil
Pour l'année terminée le 30 juin 1978

[illegible]

| Établissement | Yukon et T.N.O. | | | | États-Unis | | | | Royaume-Uni | | | | Autres | | | | Total | | | |
|-----------------------|-----------------|------------|----------|----------|--------------|------------|----------|----------|--------------|------------|----------|----------|--------------|------------|----------|----------|--------------|------------|----------|----------|
| Province émettrice | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Maîtrise | Doctorat | Baccalauréat | Équivalent | Maîtrise | Doctorat | Baccalauréat | Équivalent | Maîtrise | Doctorat | Baccalauréat | Équivalent | Diplôme | |
| | | | Maîtrise | Doctorat | | | | | | | | | | | | | | | Maîtrise | Doctorat |
| Colombie Britannique | 0 | 3 | 0 | 0 | 234 | 35 | 47 | 9 | 18 | 9 | 16 | 11 | 23 | 3 | 5 | 2 | 12 702 | 3 674 | 400 | 65 |
| Alberta | 0 | 1 | 0 | 0 | 349 | 74 | 38 | 10 | 12 | 7 | 6 | 4 | 18 | 4 | 1 | 0 | 9 079 | 4 421 | 229 | 27 |
| Saskatchewan | 0 | 0 | 0 | 0 | 90 | 15 | 9 | 4 | 2 | 1 | 2 | 1 | 4 | 9 | 2 | 0 | 4 095 | 1 712 | 109 | 7 |
| Manitoba | 0 | 0 | 0 | 0 | 77 | 12 | 46 | 3 | 1 | 4 | 3 | 3 | 6 | 0 | 1 | 0 | 4 092 | 1 541 | 344 | 35 |
| Ontario | 0 | 1 | 0 | 0 | 554 | 244 | 79 | 91 | 30 | 49 | 15 | 48 | 95 | 62 | 1 | 18 | 34 988 | 22 472 | 2 603 | 1 622 |
| Nouveau-Brunswick | 0 | 0 | 0 | 0 | 43 | 7 | 20 | 5 | 3 | 3 | 6 | 1 | 6 | 10 | 6 | 1 | 5 490 | 1 866 | 232 | 15 |
| Nouvelle-Écosse | 0 | 0 | 0 | 0 | 51 | 9 | 24 | 7 | 10 | 4 | 10 | 0 | 10 | 5 | 3 | 1 | 7 357 | 2 118 | 343 | 29 |
| Ile du Prince-Édouard | 0 | 0 | 0 | 0 | 13 | 4 | 6 | 0 | 3 | 1 | 2 | 0 | 3 | 2 | 1 | 0 | 1 115 | 336 | 44 | 0 |
| Terre-Neuve | 0 | 0 | 0 | 0 | 21 | 0 | 5 | 3 | 10 | 1 | 0 | 1 | 10 | 4 | 0 | 0 | 7 311 | 545 | 84 | 5 |
| Yukon et T.N.O. | 0 | 0 | 0 | 0 | 4 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 113 | 42 | 3 | 1 |
| Total | 0 | 5 | 0 | 0 | 1 436 | 401 | 275 | 132 | 89 | 79 | 62 | 69 | 176 | 99 | 21 | 23 | 86 342 | 38 727 | 4 391 | 1 806 |

Tableau 3
Répartition des certificats par la province d'émission,
l'emplacement de la maison d'enseignement fréquentée et le niveau d'études
Pour l'année terminée le 30 juin 1978

| Établissement | Québec | | | | Nouveau Brunswick | | | | Nouvelle-Écosse | | | | Île du Prince-Édouard | | | | Terre-Neuve | | | |
|-----------------------|--------------|------------|----------|----------|-------------------|------------|----------|----------|-----------------|------------|----------|----------|-----------------------|------------|----------|----------|--------------|------------|----------|----------|
| | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | |
| Province émettrice | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat |
| Colombie-Britannique | 71 | 8 | 8 | 1 | 25 | 1 | 1 | 0 | 52 | 3 | 3 | 1 | 1 | 0 | 0 | 0 | 6 | 0 | 0 | 0 |
| Alberta | 38 | 9 | 2 | 1 | 14 | 0 | 1 | 0 | 37 | 13 | 2 | 0 | 0 | 0 | 0 | 0 | 9 | 1 | 0 | 0 |
| Saskatchewan | 13 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 12 | 1 | 3 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 |
| Manitoba | 15 | 4 | 13 | 0 | 0 | 0 | 0 | 0 | 14 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 0 |
| Ontario | 324 | 117 | 4 | 0 | 0 | 0 | 0 | 0 | 288 | 44 | 11 | 9 | 0 | 0 | 0 | 0 | 46 | 6 | 0 | 3 |
| Nouveau-Brunswick | 193 | 65 | 15 | 47 | 103 | 17 | 2 | 2 | 840 | 89 | 50 | 0 | 0 | 0 | 0 | 0 | 58 | 0 | 3 | 0 |
| Nouvelle-Écosse | 37 | 3 | 15 | 3 | 4 010 | 1 423 | 71 | 1 | 6 478 | 1 832 | 204 | 7 | 0 | 0 | 0 | 0 | 32 | 8 | 0 | 0 |
| Île du Prince-Édouard | 12 | 3 | 3 | 0 | 132 | 16 | 1 | 0 | 306 | 33 | 16 | 0 | 0 | 0 | 0 | 0 | 6 | 3 | 2 | 0 |
| Terre-Neuve | 19 | 3 | 4 | 0 | 64 | 0 | 2 | 0 | 167 | 20 | 4 | 0 | 0 | 0 | 0 | 0 | 6 914 | 427 | 42 | 0 |
| Yukon et T.N.O. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |
| Total | 722 | 211 | 77 | 54 | 4 739 | 1 491 | 83 | 3 | 8 199 | 2 039 | 296 | 17 | 665 | 327 | 0 | 0 | 7 076 | 445 | 47 | 3 |

Tableau 3
Répartition des certificats par la province d'émission,
l'emplacement de la maison d'enseignement fréquentée et le niveau d'études
Pour l'année terminée le 30 juin 1978

| Établissement | Colombie Britannique | | | | Alberta | | | | Saskatchewan | | | | Manitoba | | | | Ontario | | | |
|------------------------|----------------------|------------|----------|----------|--------------|------------|----------|----------|--------------|------------|----------|----------|--------------|------------|----------|----------|--------------|------------|---------|-------|
| Province émettrice | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | | Baccalauréat | Équivalent | Diplôme | |
| | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | Maîtrise | Doctorat | | | | |
| Colombie Britannique | 11 361 | 3 294 | 225 | 29 | 370 | 206 | 10 | 3 | 99 | 12 | 2 | 0 | 45 | 3 | 8 | 2 | 397 | 97 | 75 | 7 |
| Alberta | 239 | 77 | 12 | 2 | 7 880 | 4 120 | 135 | 9 | 139 | 19 | 2 | 0 | 68 | 14 | 4 | 0 | 276 | 83 | 26 | 1 |
| Saskatchewan | 41 | 18 | 1 | 1 | 114 | 268 | 7 | 0 | 3 677 | 1 317 | 58 | 0 | 53 | 29 | 8 | 0 | 87 | 52 | 17 | 1 |
| Manitoba | 22 | 12 | 13 | 0 | 43 | 78 | 7 | 0 | 36 | 23 | 4 | 1 | 3 738 | 1 327 | 216 | 20 | 138 | 78 | 37 | 7 |
| Ontario | 261 | 120 | 18 | 34 | 212 | 107 | 3 | 15 | 47 | 26 | 2 | 3 | 172 | 34 | 3 | 14 | 32 833 | 21 645 | 2 454 | 1 338 |
| Nouveau-Brunswick | 17 | 4 | 6 | 0 | 19 | 13 | 2 | 0 | 6 | 2 | 0 | 0 | 10 | 8 | 1 | 0 | 247 | 202 | 52 | 4 |
| Nouvelle-Écosse | 18 | 2 | 6 | 2 | 31 | 22 | 10 | 2 | 11 | 1 | 3 | 0 | 10 | 2 | 4 | 0 | 259 | 130 | 59 | 8 |
| Ile du Prince-Édouard. | 8 | 0 | 0 | 0 | 5 | 6 | 0 | 0 | 3 | 1 | 0 | 0 | 5 | 0 | 3 | 0 | 38 | 49 | 10 | 0 |
| Terre-Neuve | 1 | 1 | 1 | 0 | 8 | 2 | 1 | 0 | 6 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 88 | 85 | 22 | 1 |
| Yukon et T.N.-O. ... | 43 | 10 | 1 | 0 | 32 | 20 | 0 | 1 | 8 | 5 | 0 | 0 | 1 | 1 | 0 | 0 | 18 | 4 | 1 | 0 |
| Total | 12 011 | 3 538 | 283 | 68 | 8 714 | 4 842 | 175 | 30 | 4 032 | 1 406 | 71 | 4 | 4 102 | 1 419 | 248 | 36 | 34 381 | 22 425 | 2 753 | 1 367 |

Tableau 2
Répartition des certificats par domaine d'études
et par province d'emplacement de l'établissement d'enseignement fréquenté
Pour l'année terminée le 30 juin 1978

| Emplacement de l'établissement d'enseignement fréquenté | Universités | | | | | | | | | | | Autres établissements d'enseignement post secondaire | Total | |
|---|------------------------------------|-------|----------------------------|-------|----------|--------------|-------------|-------------------------|--------|-----------------------|--------------------|--|--------|---------|
| | Diplôme au niveau du baccalauréat* | | | | | | | Diplômes universitaires | | | | | | |
| | Arts et sciences | Génie | Commerce et administration | Droit | Médecine | Art dentaire | Instruction | Autres diplômes univ. | Total | Niveau de la maîtrise | Niveau du doctorat | | | Total |
| Colombie-Britannique | 6 604 | 386 | 588 | 480 | 255 | 113 | 2 398 | 1 187 | 12 011 | 283 | 68 | 351 | 3 538 | 15 900 |
| Alberta | 2 871 | 551 | 766 | 265 | 416 | 110 | 2 282 | 1 453 | 8 714 | 175 | 30 | 205 | 4 842 | 13 761 |
| Saskatchewan | 1 084 | 292 | 436 | 176 | 128 | 29 | 1 218 | 669 | 4 032 | 71 | 4 | 75 | 1 406 | 5 513 |
| Manitoba | 1 903 | 191 | 204 | 147 | 146 | 50 | 668 | 793 | 4 102 | 248 | 36 | 284 | 1 419 | 5 805 |
| Ontario | 18 103 | 2 614 | 2 495 | 1 216 | 847 | 15 | 2 215 | 6 876 | 34 381 | 2 753 | 1 367 | 4 120 | 22 425 | 60 926 |
| Québec | 364 | 47 | 58 | 43 | 59 | 22 | 22 | 107 | 722 | 77 | 54 | 131 | 211 | 1 064 |
| Nouveau Brunswick | 2 143 | 438 | 616 | 171 | 2 | 0 | 1 005 | 364 | 4 739 | 83 | 3 | 86 | 1 491 | 6 316 |
| Nouvelle-Ecosse | 4 707 | 357 | 1 007 | 298 | 277 | 69 | 548 | 936 | 8 199 | 296 | 17 | 313 | 2 039 | 10 551 |
| Ile du Prince-Édouard | 435 | 20 | 131 | 0 | 0 | 0 | 67 | 12 | 665 | 0 | 0 | 0 | 327 | 992 |
| Terre-Neuve | 2 350 | 329 | 632 | 0 | 228 | 0 | 2 966 | 571 | 7 076 | 47 | 3 | 50 | 445 | 7 571 |
| Yukon et T.N.O. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 5 |
| États-Unis | 585 | 87 | 83 | 16 | 33 | 10 | 240 | 382 | 1 436 | 275 | 132 | 407 | 401 | 2 244 |
| Royaume-Uni | 36 | 1 | 0 | 13 | 10 | 4 | 3 | 22 | 89 | 62 | 69 | 131 | 79 | 299 |
| Autres | 38 | 0 | 0 | 7 | 106 | 2 | 3 | 20 | 176 | 21 | 23 | 44 | 99 | 319 |
| Total | 41 223 | 5 313 | 7 016 | 2 832 | 2 507 | 424 | 13 635 | 13 392 | 86 342 | 4 391 | 1 806 | 6 197 | 38 727 | 131 266 |

*Y compris les deuxièmes diplômes et les diplômes professionnels.

| | | | | | | | | | | |
|--|--------|------------|--------|------------|-------|-----------|-------|-----------|---------|-------------|
| Québec | 6 | 5 940 | 156 | 161 320 | 14 | 19 930 | 7 | 7 790 | 183 | 194 990 |
| Université Concordia | 15 | 13 490 | 97 | 112 622 | 9 | 9 065 | 6 | 5 180 | 127 | 140 357 |
| Université Laval | 48 | 55 460 | 275 | 323 465 | 37 | 52 506 | 28 | 38 040 | 469 471 | 388 |
| Université McGill | 8 | 9 875 | 63 | 58 730 | 9 | 10 960 | 5 | 5 925 | 85 | 85 490 |
| Université de Montréal | | | | | | | | | | |
| Nouveau Brunswick | | | | | | | | | | |
| Université de Moncton | 63 | 70 410 | 1 452 | 1 508 795 | 47 | 53 190 | 0 | 0 | 1 562 | 1 432 395 |
| Université Mont Allison | 7 | 9 190 | 526 | 543 093 | 1 | 1 160 | 0 | 0 | 534 | 553 443 |
| Université du Nouveau Brunswick | 21 | 19 840 | 2 039 | 2 138 373 | 34 | 37 873 | 3 | 3 280 | 2 097 | 2 199 368 |
| Université Saint Thomas | 3 | 2 810 | 421 | 405 730 | 0 | 0 | 0 | 0 | 424 | 408 540 |
| Nouvelle Écosse | | | | | | | | | | |
| Université d'Acadie | 8 | 9 950 | 1 389 | 1 531 338 | 14 | 15 200 | 2 | 1 110 | 1 413 | 1 557 598 |
| Collège du Cap Breton | 213 | 208 530 | 291 | 307 904 | 0 | 0 | 0 | 0 | 504 | 516 434 |
| Université Dalhousie | 90 | 96 335 | 2 564 | 2 850 374 | 211 | 240 072 | 10 | 12 220 | 2 875 | 3 199 001 |
| Université de King's College | 0 | 0 | 169 | 174 880 | 0 | 0 | 0 | 0 | 169 | 174 880 |
| Université Mount Saint Vincent | 131 | 154 155 | 569 | 593 070 | 0 | 4 025 | 0 | 0 | 704 | 751 250 |
| Nova Scotia College of Art & Design | 22 | 24 849 | 251 | 262 417 | 4 | 4 670 | 0 | 0 | 279 | 291 926 |
| Collège Technique de la Nouvelle Écosse | 14 | 1 420 | 277 | 307 484 | 4 | 5 900 | 1 | 1 800 | 296 | 316 604 |
| Université Saint-François Xavier | 20 | 19 200 | 1 529 | 1 697 765 | 3 | 3 200 | 0 | 0 | 1 552 | 1 722 165 |
| Université Sainte Marie | 13 | 14 820 | 985 | 1 049 380 | 30 | 35 820 | 1 | 1 000 | 1 029 | 1 101 020 |
| Université Sainte Anne | 18 | 20 320 | 75 | 90 700 | 0 | 0 | 0 | 0 | 93 | 111 020 |
| Île du Prince Édouard | | | | | | | | | | |
| Université de l'Île du Prince Édouard | 2 | 2 720 | 659 | 695 040 | 0 | 0 | 0 | 0 | 661 | 697 760 |
| Terre-Neuve | | | | | | | | | | |
| Université Memorial | 5 | 5 400 | 7 074 | 3 294 679 | 47 | 21 274 | 3 | 2 070 | 7 129 | 3 323 423 |
| Autres universités au Canada | 0 | 0 | 779 | 792 292 | 27 | 32 205 | 19 | 18 420 | 825 | 842 917 |
| Somme partielle - Universités au Canada | 5 093 | 5 056 624 | 81 546 | 80 393 940 | 3 979 | 3 677 860 | 1 583 | 1 379 942 | 92 193 | 90 506 416 |
| Universités - aux États-Unis | 232 | 373 690 | 1 268 | 1 855 449 | 254 | 373 515 | 132 | 193 115 | 1 906 | 2 795 769 |
| au Royaume-Uni | 31 | 48 930 | 75 | 115 223 | 51 | 77 530 | 67 | 101 830 | 224 | 343 513 |
| en Europe | 66 | 90 300 | 105 | 140 842 | 17 | 21 910 | 18 | 21 920 | 206 | 274 972 |
| Dans les autres parties du monde | 6 | 10 660 | 66 | 93 835 | 3 | 5 270 | 3 | 3 270 | 78 | 113 035 |
| Somme partielle - Universités en dehors du Canada | 355 | 523 580 | 1 514 | 2 205 349 | 325 | 478 225 | 220 | 320 135 | 2 414 | 3 527 289 |
| Somme partielle - Toutes les universités | 5 448 | 5 580 204 | 81 052 | 82 599 289 | 4 304 | 4 156 085 | 1 803 | 1 700 077 | 94 607 | 94 033 705 |
| Autres institutions postsecondaires | 560 | 572 020 | 220 | 212 130 | 2 | 3 200 | 0 | 0 | 782 | 787 350 |
| Institutions de formation des enseignants | 24 722 | 26 756 549 | 284 | 352 825 | 20 | 30 080 | 0 | 0 | 25 026 | 27 139 454 |
| Institutions de formation technique et professionnelle | 1 105 | 1 302 817 | 83 | 87 485 | 1 | 1 000 | 0 | 0 | 1 189 | 1 391 302 |
| Écoles d'infirmières | 3 914 | 4 260 471 | 2 159 | 2 142 017 | 0 | 0 | 0 | 0 | 6 073 | 6 402 488 |
| Collèges juniors | 2 978 | 4 063 197 | 544 | 735 527 | 64 | 82 225 | 3 | 4 800 | 3 589 | 4 885 749 |
| Institutions privées | | | | | | | | | | |
| Somme partielle - Autres que les universités | 33 279 | 36 955 054 | 3 290 | 3 529 984 | 87 | 116 505 | 3 | 4 800 | 36 659 | 40 606 343 |
| Total - Toutes les institutions | 38 727 | 42 535 258 | 86 342 | 86 129 273 | 4 391 | 4 272 590 | 1 806 | 1 704 877 | 131 266 | 134 640 048 |

* Comprend les diplômes, les certificats et les autres cours de niveau équivalent

** Montant réel ajusté sur certains

*** Y compris les diplômes et les diplômes professionnels

Tableau 1
Répartition des certificats par établissement d'enseignement fréquenté
Pour l'année terminée le 30 juin 1978

| Établissements d'enseignement | *Programmes ne donnant pas de grade | | **Programmes donnant un grade | | Diplômés universitaires | | | | Total | |
|---------------------------------------|-------------------------------------|-----------------|-------------------------------|-----------------|-------------------------|-----------------|----------|-----------------|-----------|-----------------|
| | Nombre | Montant** \$ | Nombre | Montant** \$ | Maîtrise | | Doctorat | | Nombre | Montant** \$ |
| | | | | | Nombre | Montant** \$ | Nombre | Montant** \$ | | |
| Universités | | | | | | | | | | |
| <i>Colombie Britannique</i> | 58 | 63 235 | 5 745 | 6 399 240 | 211 | 28 175 | 51 | 60 415 | 6 065 | 6 551 065 |
| Université de la Colombie Britannique | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Université Notre Dame de Nelson | 21 | 17 690 | 2 648 | 2 644 260 | 32 | 36 970 | 14 | 12 400 | 2 715 | 2 711 320 |
| Université Simon Fraser | 12 | 11 905 | 1 783 | 2 025 365 | 23 | 29 040 | 1 | 705 | 1 819 | 2 067 015 |
| Université de Victoria | | | | | | | | | | |
| Alberta | | | | | | | | | | |
| Université de l'Alberta | 100 | 102 815 | 4 970 | 6 161 736 | 102 | 113 535 | 23 | 26 010 | 5 195 | 6 404 096 |
| Université de Calgary | 36 | 38 010 | 2 695 | 3 162 655 | 70 | 78 540 | 7 | 7 115 | 2 808 | 3 286 320 |
| Université de Lethbridge | 3 | 3 355 | 461 | 541 319 | 0 | 0 | 0 | 0 | 464 | 544 674 |
| Saskatchewan | | | | | | | | | | |
| Université de Regina | 6 | 6 600 | 785 | 786 515 | 15 | 16 230 | 0 | 0 | 806 | 809 345 |
| Université de Saskatchewan | 29 | 33 245 | 3 185 | 3 783 361 | 49 | 54 950 | 3 | 3 780 | 3 266 | 3 875 336 |
| Manitoba | | | | | | | | | | |
| Université Brandon | 2 | 2 060 | 393 | 504 515 | 0 | 0 | 0 | 0 | 395 | 506 575 |
| Université de Manitoba | 98 | 120 580 | 2 823 | 3 389 245 | 243 | 32 575 | 36 | 42 350 | 3 202 | 3 744 750 |
| Université de Winnipeg | 0 | 0 | 795 | 939 640 | 2 | 2 540 | 0 | 0 | 797 | 942 380 |
| Ontario | | | | | | | | | | |
| Collège d'Algoma | 0 | 0 | 80 | 69 442 | 0 | 0 | 0 | 0 | 80 | 69 442 |
| Cours d'admission au barreau | 484 | 572 795 | 0 | 0 | 0 | 0 | 0 | 0 | 484 | 572 795 |
| Université Brock | 5 | 4 000 | 755 | 684 302 | 5 | 4 635 | 9 | 1 765 | 774 | 694 702 |
| Université Carleton | 64 | 51 360 | 1 730 | 1 640 523 | 83 | 92 977 | 174 | 137 732 | 2 051 | 1 922 592 |
| Université de Guelph | 292 | 259 700 | 3 120 | 2 624 012 | 56 | 52 242 | 89 | 65 141 | 3 557 | 3 001 095 |
| Université Lakehead | 198 | 190 320 | 853 | 827 908 | 5 | 3 759 | 30 | 22 978 | 1 044 965 | 1 044 965 |
| Université Laurentienne de Sudbury | 63 | 63 310 | 612 | 560 674 | 0 | 0 | 8 | 6 729 | 683 | 630 713 |
| Université McMaster | 23 | 23 870 | 1 886 | 1 740 634 | 256 | 206 582 | 24 | 16 081 | 2 189 | 1 987 167 |
| Collège d'art de l'Ontario | 683 | 597 965 | 15 | 19 322 | 0 | 0 | 0 | 0 | 698 | 617 287 |
| Université d'Ottawa | 106 | 97 765 | 1 943 | 1 920 265 | 210 | 227 785 | 108 | 91 523 | 2 367 | 2 337 338 |
| Université Queen's de Kingston | 185 | 174 985 | 1 819 | 1 752 055 | 304 | 328 694 | 85 | 91 594 | 2 993 | 2 347 328 |
| Institut Polytechnique de Ryerson | 451 | 452 995 | 1 582 | 1 504 989 | 0 | 0 | 0 | 0 | 2 033 | 1 957 984 |
| Université de Toronto | 799 | 750 755 | 4 796 | 4 900 402 | 498 | 530 743 | 351 | 317 871 | 6 994 | 6 499 771 |
| Université Trent | 10 | 9 170 | 904 | 811 146 | 0 | 0 | 0 | 0 | 914 | 820 316 |
| Université de Waterloo | 182 | 115 290 | 3 994 | 3 275 007 | 69 | 54 259 | 157 | 85 913 | 4 362 | 3 230 469 |
| Université Western Ontario | 306 | 312 745 | 3 347 | 3 226 031 | 562 | 600 039 | 106 | 103 627 | 4 524 | 4 292 442 |
| Université Wilfrid Laurier | 135 | 122 410 | 1 315 | 1 106 221 | 24 | 30 859 | 30 | 23 147 | 1 501 | 1 282 637 |
| Université de Windsor | 41 | 35 980 | 1 981 | 1 752 164 | 248 | 201 036 | 78 | 64 909 | 2 348 | 2 054 109 |
| Université York | 84 | 77 000 | 2 881 | 2 829 389 | 415 | 404 625 | 114 | 101 322 | 3 494 | 3 412 336 |

Tableau D

Résumé des opérations par année — 1964-1965 à 1977-1978

| Donnée sur les prêts | | | | Frais | | | | | | | Autres | |
|----------------------|---|---|---------------------|-------------------------|----------------------------------|-----------------------|---------------|-------------|------------------|---|--------|--|
| Année de prêt | Valeur des certificats dérivés (millions) | Nombre d'étudiants bénéficiaires de certificats | Paiements d'intérêt | Réclamations pour perte | Réclamations pour cause de décès | Frais de recouvrement | Recouvrements | Total net | Frais de service | Paiement de remplacement (milliers de \$) | | |
| | | | | | | | | | | | | |
| 1964-1965 | 26.7 | 42 113 | 154 345 | — | 500 | — | — | 154 845 | — | — | | |
| 1965-1966 | 36.0 | 51 272 | 1 551 733 | 6 751 | 20 690 | — | — | 1 579 174 | 93 318 | 74 | | |
| 1966-1967 | 41.1 | 63 243 | 2 438 354 | 109 256 | 55 607 | — | 484 | 2 602 733 | 151 102 | 757 | | |
| 1967-1968 | 57.9 | 90 371 | 4 936 456 | 210 437 | 93 485 | 983 | 9 675 | 5 231 686 | 223 525 | 1 231 | | |
| 1968-1969 | 65.9 | 107 312 | 5 993 076 | 395 709 | 122 134 | 14 585 | 64 695 | 6 460 809 | 307 258 | 2 403 | | |
| 1969-1970 | 80.0 | 121 611 | 10 621 705 | 1 495 650 | 163 973 | 21 306 | 109 618 | 12 193 016 | 367 686 | 2 916 | | |
| 1970-1971 | 92.1 | 135 899 | 16 565 480 | 4 983 074 | 208 996 | 116 183 | 557 692 | 21 316 041 | 426 121 | 5 350 | | |
| 1971-1972 | 91.8 | 128 585 | 16 363 808 | 7 604 149 | 199 046 | 185 274 | 1 030 066 | 23 322 211 | 479 495 | 9 106 | | |
| 1972-1973 | 106.6 | 122 396 | 15 232 302 | 8 600 638 | 260 361 | 301 169 | 1 712 214 | 22 682 256 | 499 834 | 9 449 | | |
| 1973-1974 | 115.8 | 125 987 | 20 244 000 | 11 813 118 | 321 641 | 451 185 | 2 145 472 | 30 684 472 | 533 173 | 9 036 | | |
| 1974-1975 | 129.7 | 140 644 | 19 711 894 | 13 952 041 | 431 506 | 725 539 | 3 334 663 | 31 486 317 | 749 742 | 10 698 | | |
| 1975-1976 | 157.4 | 153 419 | 21 205 873 | 16 073 408 | 429 283 | 1 315 992 | 6 093 106 | 32 931 450 | 952 322 | 12 708 | | |
| 1976-1977 | 178.3 | 154 981 | 20 376 367 | 19 777 102 | 343 444 | 2 460 598 | 9 229 196 | 33 728 315 | 960 373 | 13 190 | | |
| 1977-1978 | 140.9 | 119 242 | 31 118 880 | 19 712 247 | 417 900 | 2 661 327 | 11 117 980 | 42 792 374 | 798 547 | 13 559 | | |
| Total | 1 320.2 | 1 557 075 | 186 514 273 | 104 733 580 | 3 068 566 | 8 254 141 | 35 404 861 | 267 165 699 | 6 542 496 | 90 477 | | |

Tableau C
Nombre et montant des prêts effectués par les prêteurs
Pour l'année terminée le 30 juin 1978

| Situation des points de règlement* (Points régionaux de compensation) | Banque à charte | | | | | | | | | |
|---|----------------------|---------------------------|-------------------------|-------------------------|---|----------------------|--------------------------|--|-------------------------|------------------------|
| | Banque de Montréal | Banque de Nouvelle-Ecosse | Banque Royale du Canada | Banque Toronto Dominion | Banque Canadienne Impériale de Commerce | Autres banques | Total toutes les banques | Coopératives de crédit ou caisses populaires | Total tous les prêteurs | |
| Vancouver (C.-B.) (Colombie Britannique) | Nombre Montant \$ | 5 217 5 791 510 | 2 199 2 292 895 | 3 481 3 700 745 | 869 932 690 | 3 413 3 718 841 | 480 520 020 | 16 569 16 956 701 | 611 697 747 | 16 270 17 654 448 |
| Calgary (Alb.) (Alberta) | Nombre Montant \$ | 2 325 2 788 955 | 1 159 1 349 689 | 4 567 5 609 086 | 1 755 2 129 125 | 4 469 5 440 015 | 86 109 490 | 14 361 17 426 360 | 810 718 632 | 15 171 18 144 992 |
| Régina (Sask.) (Saskatchewan) | Nombre Montant \$ | 569 664 322 | 423 477 070 | 1 697 2 033 941 | 434 506 310 | 1 029 1 162 307 | 0 0 | 4 152 4 843 950 | 1 432 1 680 445 | 5 584 6 524 395 |
| Winnipeg (Man.) (Manitoba) | Nombre Montant \$ | 1 231 1 534 675 | 507 617 395 | 1 164 1 485 239 | 718 894 105 | 3 166 3 680 590 | 7 7 150 | 6 793 8 219 154 | 507 671 275 | 7 300 8 890 429 |
| Toronto (Ont.) (Ontario sauf la région d'Ottawa) | Nombre Montant \$ | 9 863 9 503 300 | 4 876 4 679 241 | 11 715 11 210 332 | 10 364 9 828 014 | 16 838 15 452 399 | 168 165 830 | 53 824 50 839 116 | 316 280 715 | 54 140 51 119 831 |
| Ottawa (Ont.) (Région d'Ottawa) | Nombre Montant \$ | 945 906 545 | 2 068 1 935 477 | 651 621 080 | 404 379 262 | 1 497 1 438 144 | 172 159 240 | 5 737 5 439 748 | 0 0 | 5 737 5 439 737 |
| Montréal (Québec) (Québec sauf la ville de Québec, certaines régions de Terre-Neuve) | Nombre Montant \$ | 1 127 826 007 | 64 73 480 | 196 227 745 | 45 56 945 | 195 226 406 | 266 273 730 | 1 893 1 684 313 | 21 19 390 | 1 914 1 703 703 |
| Ville de Québec (Québec) (Région du Québec) | Nombre Montant \$ | 48 50 420 | 0 0 | 25 28 200 | 3 3 390 | 3 2 840 | 11 10 100 | 90 94 950 | 2 2 000 | 92 96 950 |
| Saint-Jean (N. B.) (Nouveau-Brunswick) | Nombre Montant \$ | 2 137 2 218 326 | 942 1 017 018 | 1 037 1 123 603 | 119 118 650 | 416 447 070 | 2 097 2 222 350 | 6 748 7 147 017 | 0 0 | 6 748 7 147 017 |
| Halifax (N.-É.) (Île du Prince-Édouard, certaines régions de Terre-Neuve, Nouvelle-Ecosse) | Nombre Montant \$ | 1 566 1 687 293 | 3 060 2 796 703 | 4 537 4 735 676 | 103 101 126 | 8 994 6 511 432 | 0 0 | 18 260 15 832 230 | 50 50 720 | 18 310 15 882 950 |
| Total | Nombre Montant \$ | 25 028 25 971 353 | 15 298 15 238 968 | 29 070 30 775 647 | 14 814 14 949 617 | 40 020 38 080 044 | 3 287 3 467 910 | 127 517 128 483 539 | 3 749 4 120 924 | 131 266 132 604 463 |

* Les points régionaux de règlement sont les points où les prêteurs des régions ont indiqué les transactions de compensation.

Tableau B
Valeur des prêts à recouvrer aux institutions de prêt
au 30 juin 1978

| | Prêts en cours dans la | | Total |
|---|--|---|-------------|
| | Classe A (le gouvernement payant l'intérêt) | Classe B (l'emprunteur payant l'intérêt) | |
| Institution de prêt | | | |
| Banque à charte | 352 118 774 | 292 055 698 | 644 174 472 |
| Coopérative de crédit ou caisse populaire..... | 6 703 378 | 5 545 660 | 12 249 038 |
| Total | 358 822 152 | 297 601 358 | 656 423 510 |

Tableau A
Allocations aux provinces, allocations supplémentaires,
certificats d'admissibilité délivrés, nombre d'étudiants bénéficiaires de certificats
et certificats négociés dans chacune des provinces participantes
Pour l'année terminée le 30 juin 1978

| Province émettrice | Allocations aux provinces | Allocations supplé- mentaires | Total des sommes allouées | Certificats délivrés | | Nombre d'étudiants bénéficiaires de certificats | Certificats délivrés | | Nombre d'étudiants négociant actuellement leurs certificats |
|---------------------------------|---------------------------------|-------------------------------------|---------------------------------|----------------------|----------|---|----------------------|----------|--|
| | | | | Valeur versée | Nombre | | Valeur versée | Nombre | |
| Colombie-Britannique | \$ 26 238 578 | \$ 3 440 769 | \$ 26 699 347 | \$ 19 908 805 | 17 797 | 15 672 | \$ 19 003 350 | 16 841 | 15 031 |
| Alberta | 20 736 827 | 11 443 069 | 32 179 896 | 18 740 785 | 14 810 | 13 155 | 17 551 070 | 13 756 | 12 568 |
| Saskatchewan | 11 295 199 | 83 737 | 11 378 936 | 7 516 355 | 6 217 | 5 513 | 7 222 700 | 5 923 | 5 334 |
| Ontario | 11 271 042 | 3 890 414 | 15 161 456 | 9 083 998 | 7 030 | 6 060 | 7 954 924 | 6 012 | 5 569 |
| Manitoba | 89 154 537 | 46 246 058 | 135 400 595 | 59 104 580 | 63 471 | 57 849 | 57 675 760 | 61 685 | 56 063 |
| Nouveau Brunswick | 8 411 982 | 2 323 087 | 10 735 069 | 8 375 211 | 7 980 | 6 388 | 8 030 283 | 7 603 | 6 135 |
| Nouvelle-Écosse | 9 571 502 | 8 272 732 | 17 844 234 | 11 308 829 | 10 271 | 8 420 | 10 906 484 | 9 847 | 8 111 |
| Ile du Prince-Édouard | 1 439 271 | 794 488 | 2 233 759 | 1 739 330 | 1 549 | 1 328 | 1 686 430 | 1 495 | 1 281 |
| Terre-Neuve | 7 037 648 | 1 430 440 | 8 468 088 | 4 810 657 | 8 818 | 4 692 | 4 371 918 | 7 945 | 4 583 |
| Yukon | 194 552 | — | 194 552 | 156 055 | 104 | 98 | 136 905 | 90 | 90 |
| Territoires du Nord-Ouest | 367 805 | — | 367 805 | 112 570 | 76 | 67 | 102 224 | 69 | 62 |
| Total | 185 738 943 | 77 924 794 | 263 663 737 | 140 857 175 | 138 123* | 119 242* | 134 642 048 | 131 266* | 114 827* |

* Les chiffres correspondant aux rubriques "certificats délivrés", "nombre d'étudiants bénéficiaires de certificats", "certificats négociés" et "nombre d'étudiants négociant actuellement leur certificats", diffèrent parce que certains ont reçu plus d'un certificat et (ou) ne les ont pas tous utilisés.

supérieurs. Près de 90,4 p. cent de ceux qui suivaient des cours menant au baccalauréat, ou l'équivalent, fréquentaient des établissements situés dans la province où ils avaient obtenu leur certificat d'admissibilité. Parmi ceux qui étudiaient en vue de l'obtention d'un diplôme au niveau de la maîtrise, 77,5 p. cent suivaient des cours dans leur province, ainsi que 77,7 p. cent de ceux qui voulaient obtenir un doctorat.

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Renseignements statistiques sur les étudiants emprunteurs

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autorisaient des prêts d'une valeur totale de \$140 857 175. Les étudiants ont utilisé 131 261 de ces certificats pour obtenir des banques et autres prêteurs des prêts représentant un total de \$132 604 463. Un petit nombre d'entre eux ne se sont pas servis de leurs certificats ou ont emprunté moins que la somme autorisée. Les provinces, dans certains cas, ont émis plus d'un certificat pour répondre aux besoins d'un même étudiant pendant l'année.

Depuis la mise en vigueur du Programme, en 1964, jusqu'au 30 juin 1978, les prêteurs ont négocié 1 663 411 certificats d'admissibilité représentant un total de 1 226,4 millions de dollars. Au 30 juin 1978, une somme de \$656 423 510 était engagée dans les institutions de prêt. De ce montant, \$358 822 152 constituaient des prêts accordés à des étudiants toujours aux études qui n'étaient pas tenus de commencer à rembourser leur dette et \$297 601 358 représentaient des prêts en cours de remboursement.

En tout, quelque 821 000 étudiants ont été tenus de rembourser leur prêt depuis 1964 et au 30 juin 1978, 92,3 p. cent d'entre eux avaient acquitté entièrement ou partiellement leur dette. Le reste des étudiants, soit 7,7 p. cent, n'ont pas honoré leurs engagements et le gouvernement fédéral a dû verser aux prêteurs le principal et les intérêts qu'ils étaient en droit de réclamer et qui atteignaient environ 104,7 millions de dollars. À la fin de la période visée, quelque 35,4 millions de dollars avaient été recouverts, de sorte que le solde en souffrance est maintenant de 69,3 millions de dollars. Dans la plupart des cas, les étudiants concernés remboursent leur dette par mensualités, qu'ils versent à une agence de recouvrement. Plus de 80 p. cent d'entre eux ont soit remboursé leur prêt en entier, soit commencé à verser des mensualités, soit communiqué avec l'agence, même s'ils sont incapables, pour le moment, de rembourser leur prêt parce qu'ils sont sans emploi ou pour toute autre raison légitime. À la fin de l'année de l'étude, 1,9 millions de dollars seulement avaient été radés, soit 1,8 p. cent du montant total des prêts non remboursés.

Renseignements statistiques

Les tableaux A et C résument les activités pour l'année à l'étude, alors que le tableau D fournit un compte rendu des activités pour chaque année depuis le début du Programme; les tableaux 1 à 4 donnent des renseignements sur les établissements d'enseignement fréquentés par les étudiants emprunteurs au cours de l'année de prêt, sur les diplômes que ceux-ci souhaitent obtenir ainsi que sur l'âge, le sexe et l'état civil des emprunteurs.

Un total de 91 599 certificats, soit 69,8 p. cent du nombre total de certificats, ont été délivrés à des étudiants qui fréquentaient des universités au Canada; 2 414 (1,8 p. cent) à des étudiants qui fréquentaient des universités à l'étranger, surtout aux États-Unis, 782 (0,6 p. cent) à des étudiants d'écoles normales non universitaires; 25 621 (19,5 p. cent) à des étudiants d'établissements de formation professionnelle et technique et 10 851 (8,3 p. cent) à des étudiants d'autres établissements d'enseignement postsecondaire (écoles de soins infirmiers, écoles privées, collèges universitaires).

Environ 95 p. cent des étudiants emprunteurs suivaient des cours menant au baccalauréat, ou l'équivalent, tandis que les autres préparaient des diplômes

représentants de toutes les provinces, y compris le Québec, ont pris part aux consultations mentionnées plus haut assurant ainsi le maximum de coordination pour la mise au point et l'application des modalités d'emprunt mises à la disposition des étudiants dans tout le Canada.

Le rôle des prêteurs

Les banques à charte et autres prêteurs désignés aux fins du Programme continuent à collaborer au financement et à l'administration du Programme canadien de prêts aux étudiants. Pendant l'année à l'étude, elles ont négocié quelque 131 266 prêts d'une valeur globale d'environ 132,6 millions de dollars. Les succursales des banques et les caisses populaires des régions rurales y ont aussi participé. Le tableau B indique la situation, relativement aux prêts en cours, à la fin de l'année de prêt 1977-1978.

Obligations du gouvernement fédéral

La Loi canadienne sur les prêts aux étudiants stipule que le gouvernement fédéral fera les paiements suivants au titre du Programme:

- l'intérêt aux prêteurs au taux prescrit par le Règlement (8,625 p. cent par an pour l'année étudiée) tandis que les emprunteurs sont exemptés de l'intérêt;
- le principal et les intérêts en souffrance que le prêteur ne peut réclamer à l'étudiant;
- le plein montant du principal ainsi que les intérêts dus au prêteur en cas de décès de l'emprunteur;
- des frais de perception à un prêteur ou autre organisme qui a recouvré pour le compte du gouvernement un prêt non remboursé;
- une compensation à toute province dont le gouvernement informe le Ministre qu'elle gèrera son propre programme d'aide et ne participera pas au Programme canadien de prêts aux étudiants. La compensation due à cette province est calculée en multipliant le coût du Programme au cours d'une année de prêt pour le gouvernement fédéral par le rapport de la population âgée de 18 à 24 ans de la province en cause à celle de la même classe d'âge dans les provinces participantes. La province de Québec a opté pour une compensation au cours de chaque année de prêt depuis l'établissement du Programme. Les montants de ces paiements de remplacement pour chaque année de prêt depuis la mise sur pied du Programme canadien de prêts aux étudiants figurent au tableau D.

Revue des opérations de l'année de prêt

Au cours de la quatorzième année de prêt, les provinces participantes ont délivré 138 123 certificats d'admissibilité à 119 242 étudiants. Ces certificats

s'échelonner sur une période de 10 ans à compter du jour où l'emprunteur a quitté la maison d'enseignement, suivant le montant de sa dette et ses possibilités de remboursement. Les emprunteurs ne sont pas tenus de présenter des garanties afin d'obtenir un prêt.

Rôle des gouvernements provinciaux

Une province participante peut, au cours d'une année de prêt, autoriser l'octroi de prêts dont l'ensemble ne dépasse pas sa quote-part du montant total affecté aux prêts dans la Loi. Ce montant est réparti entre les provinces selon la proportion de la classe d'âge de 18 à 24 ans d'une province par rapport à la même classe d'âge pour l'ensemble du Canada. Pour l'année étudiée, le montant affecté aux prêts était de \$259 749 315. Le total d'allocation aux provinces participantes se chiffrait pour sa part à \$185 738 943. La province de Québec n'a pas participé à ce programme, mais la Loi exige que le montant affecté aux prêts soit calculé en fonction de toutes les provinces. D'autre part, la Loi prévoit un montant supplémentaire pour les prêts égal à 30 p. cent du montant de base, et qui s'établit à \$77 924 794 pour l'année en cours. Ce montant supplémentaire n'est pas rattaché aux données démographiques provinciales et peut être affecté au gré du Ministre, sur demande d'une province, pour compléter sa quote-part du montant de base, en cas de besoin. Il a été incorporé dans la Loi pour tenir compte du fait que, en pratique, il existe des différences dans les niveaux relatifs des besoins de prêts d'une province à l'autre, en raison des particularités des structures de revenus, d'inscription des étudiants et des taux de participation. Le tableau A indique les allocations aux provinces participantes, ainsi que les conditions des certificats émis par celles-ci au cours de l'année de prêt 1977-1978.

Elaboration des critères administratifs

Le Programme canadien de prêts aux étudiants a grandement bénéficié de la collaboration apportée par les gouvernements des provinces participantes. Ces gouvernements sont chargés d'une bonne partie des tâches administratives importantes, y compris l'établissement de l'admissibilité des étudiants, de leurs besoins financiers, de leur statut de résident de la province aux fins de l'émission de certificats pour les étudiants acceptés ainsi que de la désignation des établissements scolaires. Durant la première année de prêt, les fonctionnaires fédéraux et provinciaux chargés de l'administration du Programme ont fixé une procédure de consultation en vue de mettre au point un ensemble de critères administratifs communs destinés à rendre raisonnablement uniformes les usages administratifs des provinces. Ces critères utilisés par toutes les provinces comme base de l'administration ont été révisés d'année en année en tenant compte de l'expérience acquise.

La province de Québec possède son propre programme d'aide aux étudiants et ne participe pas au Programme canadien de prêts aux étudiants. Cependant, des

Quatorzième rapport annuel Année de prêt 1er juillet 1977 — 30 juin 1978

La Loi canadienne sur les prêts aux étudiants est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin, une aide financière leur permettant de suivre à plein temps des études postsecondaires. Le présent rapport a trait à la quatorzième année d'activité. En vertu du Programme canadien de prêts aux étudiants, le gouvernement fédéral garantit les prêts consentis par les banques à charte et les autres prêteurs désignés à cette fin, aux étudiants qui possèdent un certificat d'admissibilité (document autorisant un prêt) délivré par l'une des provinces participantes. Les intérêts sur ces prêts sont payés par le gouvernement tant que l'étudiant poursuit ses études à plein temps et pendant les six mois suivant la fin de ses études.

Admissibilité des étudiants

Les étudiants peuvent recevoir un certificat d'admissibilité

- s'ils sont citoyens canadiens;
- ou s'ils sont des résidents permanents selon le sens de la Loi sur l'immigration et qu'ils ont résidé au Canada pendant au moins une année;
- s'ils établissent leur résidence dans une province qui délivre des certificats d'admissibilité;
- s'ils sont admissibles à l'inscription ou sont inscrits dans un établissement d'enseignement désigné, à titre d'étudiants à plein temps, pour y suivre un cours de niveau postsecondaire au cours d'une année scolaire d'au moins 26 semaines, ou d'un semestre d'au moins 13 semaines dans le cadre d'études faisant partie d'un programme d'une plus longue durée;
- s'ils ont établi à la satisfaction de l'autorité provinciale habilitée à délivrer des certificats d'admissibilité, qu'ils ont besoin d'un prêt afin de pouvoir poursuivre leurs études.

Il n'y a pas de limite d'âge pour emprunter aux termes du Programme.

Conditions du prêt

Le montant maximal des prêts qui pouvaient être consentis par une province à un étudiant au cours de l'année de prêt était de \$1 800 par année scolaire ou \$900 par semestre et de \$9 800 pour le nombre total d'années passées aux études. Les prêts sont exempts d'intérêt tant que l'emprunteur est étudiant à plein temps, et pendant les six mois suivant la fin de ses études, aucun remboursement de principal n'étant nécessaire au cours de cette période. À l'expiration de ce délai, les prêts sont remboursables par mensualités égales, y compris l'intérêt, au taux convenu entre la banque et l'emprunteur, mais ne dépassant pas le taux maximal en vigueur, calculé conformément au Règlement. Le taux maximal pour les consolidations faites au cours de l'année étudiée était de 9 p. cent. Les remboursements peuvent

Programme canadien de prêts aux étudiants

L'honorable John Roberts, C.P., député
Secrétariat d'Etat
Chambre des Communes
Ottawa

9 mai 1979

Monsieur le Ministre,
J'ai l'honneur de vous présenter le rapport annuel du Programme canadien de prêts aux étudiants pour l'année de prêt terminée le 30 juin 1978.
Veuillez agréer, monsieur le Ministre, l'assurance de ma très haute considération.

Le Sous-secrétaire d'Etat

Pierre Juneau

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PROGRAMME
CANADIEN
DE PRÊTS
AUX ÉTUDIANTS
RAPPORT ANNUEL
1977-1978



Secretary of State

PROGRAMME
CANADIEN
DE PRÊTS
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RAPPORT ANNUEL
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Secrétariat
d'État

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of State

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CANADA STUDENT LOANS PROGRAM

ANNUAL REPORT
1978 - 1979



Secretary
of State

Secrétariat
d'État

First Edition

CANADA STUDENT LOANS PROGRAM

ANNUAL REPORT
1978 - 1979



Secretary
of State

Secrétariat
d'État

Canada Student Loans Program

April 3, 1980.

The Honourable Francis Fox, P.C., M.P.
Secretary of State
House of Commons
Ottawa, Ontario

Dear Mr. Fox:

I have the honour to submit to you the Annual Report of the Canada Student Loans Program for the loan year ended June 30, 1979.

Yours very truly,

Pierre Juneau
Under Secretary of State

Fifteenth Annual Report for the Loan Year July 1, 1978 to June 30, 1979

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. This report covers the fifteenth year of operations.

Under the Canada Student Loans Program, the federal government guarantees loans made by chartered banks and other designated lenders to students on the basis of Certificates of Eligibility (loan authorization documents) issued by provinces participating in the program. The government pays the interest on these loans while the students continue full-time studies and for six months afterwards.

Eligibility of Students

Students may receive Certificates of Eligibility if they

- are Canadian citizens; or, are permanent residents within the meaning of the Immigration Act and have been resident in Canada for a period of not less than one year
- establish residence in a province which issues Certificates of Eligibility
- are qualified for enrolment or are enrolled at a specified educational institution as a full-time student in a course of studies at a post-secondary school level for an academic year of not less than 26 weeks, or a semester of not less than 13 weeks' duration within a course of studies that forms part of a longer program
- have established to the satisfaction of the appropriate provincial authority that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the program.

Loan Terms

The maximum loan amount a province could authorize to a student during the loan year under review was \$1,800 per academic year or \$900 per semester and a total of \$9,800 during the educational career of the student. The loans are interest free to borrowers while they are full-time students, and for six months thereafter, and no repayment of principal need be made during that time. After the expiry of this period the loans are repayable by the borrowers in equal instalments including interest as agreed by the bank and the borrowers but not to exceed a maximum rate calculated in accordance with the Canada Student Loans Regulations. The maximum rate of interest payable by students who consolidated their loans in the year under review was 9.875 per cent. The repayment period may, depending on the loan amount and the probable ability to repay, extend up to 10 years from the time a borrower leaves the educational institution. Borrowers are not required to provide security in order to obtain a loan.

The Role of Provincial Governments

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Canada Student Loans Act. This loan provision is allocated among the provinces in the same relationship which the 18-24 age group in a province bears to the same age group in Canada as a whole. For the year under review, the basic loan provision was \$251,068,306. The total loan provision to participating provinces (the province of Quebec does not participate) was \$181,577,871. A supplementary loan provision of \$75,320,492, equal to 30 per cent of the basic loan provision in the year under review is provided for in the Act. This supplementary loan provision is not tied to provincial population data and may be allocated on a discretionary basis by the Minister, upon application by a province, to supplement that province's basic allocation where there is a need for additional funds. This supplementary allocation was included in the legislation since, in practice, there are differences in the relative levels of loan demand from province to province due to differences in income patterns, student enrolment and participation rates. Table A shows the allocation to and particulars of Certificates of Eligibility issued by participating provinces in the loan year 1978-1979.

Development of Administrative Criteria

The Canada Student Loans Program has benefited greatly from the cooperation afforded by the governments of the participating provinces. Provincial governments are responsible for much of the important administrative work involved including the determination of the eligibility of individual students, the assessment of students' needs, determination of provincial residency status of students and the designation of educational institutions. During the first loan year, federal and provincial officials responsible for the administration of the program established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree of uniformity in the administrative practices followed by provinces. These criteria have been used by all provinces as the basis for administration and have been reviewed from year to year in the light of experience gained.

Although the Province of Quebec has its own student assistance program and does not participate in the Canada Student Loans Program, representatives of all provinces, including Quebec, participated in the consultative procedures mentioned above, thereby assuring maximum coordination in the development and application of student loan facilities throughout Canada.

The Role of Lenders

The chartered banks and other lenders designated for the purposes of the program continue to extend their cooperation in their roles as lenders under the provisions of the Canada Student Loans Program. During the year under review they negotiated 145,089 loans amounting to approximately \$147.9 million. Bank branches and credit unions in both urban and rural areas participated. Table B shows the position with respect to loans outstanding with lenders at the end of the 1978-1979 loan year.

Obligations of the Federal Government

The Canada Student Loans Act provides for the following payments to be made by the federal government in respect of the program:

- interest to lenders at the rate prescribed by regulation (9.5 per cent per annum for the year under review) while the loans are interest free to borrowers
- the outstanding principal and interest which a lender cannot collect from a student
- the outstanding principal and interest owing to the lender in the event of the death of the borrower
- a collection fee to a lender or other agency which has collected a defaulted Canada Student Loan on behalf of the government
- an alternative payment to any province the government of which advises the Minister that it will operate its own program of assistance and not participate in the Canada Student Loans Program. The alternative payment due such a province is calculated by applying the proportion that the 18-24 year-old population of the province concerned bears to the same population age group in participating provinces against the cost of the program in that loan year to the federal government. The Province of Quebec has opted for an alternative payment in each loan year since the inception of the program. The amounts of these payments for each loan year since inception are included in Table D.

Review of Operations during the Loan Year

During the fifteenth loan year, 132,013 students received 153,502 Certificates of Eligibility issued by participating provinces. The total value of loans authorized by these certificates was \$159,295,954. Students negotiated 145,089 certificates and obtained loans from banks and other lenders of \$147,903,885. A small portion of the students did not use their certificates, or drew less than the authorized amount. The provinces, in some instances, issued more than one certificate to cover a student's needs during the year.

Between the commencement of the program in 1964 and June 30, 1979 lenders negotiated 1,808,500 Certificates of Eligibility for a total of \$1,374.3 million. As at June 30, 1979 \$677,819,795 was outstanding at lending institutions of which

\$347,439,187 was owed by students who were still enrolled and, therefore, not required to commence repayment and \$330,380,608 was owed in respect of loans under repayment.

Some 963,000 students have become liable for repayment of their loans since the loan year 1964-1965 and as at June 30, 1979, 92.3 per cent had repaid or were repaying their loans to the lenders. The remaining 7.7 per cent had defaulted on their loans and the federal government was required to reimburse the lenders for principal and interest outstanding which amounted to some \$133.0 million. To June 30, 1979 some \$47.8 million of this amount had been recovered leaving a balance to be collected of \$85.2 million. The debtors concerned are, in most cases, repaying their loans on a monthly payment basis through a commercial collection agency. More than 80 per cent of the debtors with loans in default either have repaid their loan in full, are repaying their loan on a monthly basis or are in contact with the agency but temporarily unable to make payments on their loans because of unemployment or other legitimate reasons.

The balance includes some cases which have been deleted because of death or permanent disability of the debtor or are in course of legal proceedings or have not as yet responded to requests to commence repayment of their debt.

Statistical Information for 1978-79

Tables A to C summarize operational data for the year under review and Table D summarizes operational data for each year since inception. Tables 1 to 4 contain information on educational institutions attended by student borrowers during the loan year, degrees sought by these students and information as to age, sex and marital status.

For the year under review a total of 97,838 Certificates of Eligibility or 67.4 per cent of all Certificates of Eligibility were issued to students attending universities in Canada and 2,809 certificates or 1.9 per cent were issued to students attending universities outside Canada, mainly in the United States. There were 611 certificates or 0.4 per cent issued to students at non-university teacher training institutions, 31,834 certificates or 21.9 per cent issued to students at technical and vocational training institutions and 11,997 certificates or 8.3 per cent to students in other post-secondary educational institutions (nursing schools, junior colleges and private institutions).

Approximately 96.4 per cent of the student borrowers in the year under review were in undergraduate or equivalent courses, with the remaining 3.6 per cent seeking graduate degrees. Approximately 91.3 per cent of those pursuing an undergraduate degree, or its equivalent, attended an institution located in the province which had issued their Certificates of Eligibility. Of those pursuing a degree at the master's level 66.0 per cent studied in their home province as did 50.3 per cent of students at the doctorate level.

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TABLE A

* 'Number of certificates' issued and 'number of students' issued certificates vary from 'number of certificates' negotiated and 'number of students' negotiating certificates because some students were issued more than one certificate and/or did not negotiate the full value of their certificates.

* 'Number of certificates' issued and 'number of students' issued certificates vary from 'number of certificates' negotiated and 'number of students' negotiating certificates because some students were issued more than one certificate and/or did not negotiate the full value of their certificates.

TABLE B
Value of Loans Outstanding at Lending Institutions
as at June 30, 1979

| Lending Institution | Loans Outstanding in | | Total |
|----------------------|---|--|-------------------|
| | Class A (Government paying interest) | Class B (Borrowers paying interest) | |
| Chartered Banks..... | \$ 340,927,004 | \$ 324,967,297 | \$ 665,894,301 |
| Credit Unions | 6,512,183 | 5,413,311 | 11,925,494 |
| Total | 347,439,187 | 330,380,608 | 677,819,795 |

TABLE C
Number and Amount of Loans Made by Lenders
For the Year Ended June 30, 1979

| Location of Regional Settlement Points* (areas clearing through points) | Chartered Banks | | | | | | | | Total all Lenders |
|--|---------------------|----------------------|----------------------|-----------------------|------------------------------------|----------------------|--------------------|--------------------|------------------------|
| | Bank of Montreal | Bank of Nova Scotia | Royal Bank of Canada | Toronto Dominion Bank | Canadian Imperial Bank of Commerce | Other Banks | Total all Banks | Credit Unions etc. | |
| Vancouver, B.C. (British Columbia) | Number Amount \$ | 4,990 5,890,660 | 2,068 2,275,710 | 3,298 3,706,612 | 930 1,040,395 | 3,314 3,885,120 | 568 647,865 | 888 1,043,540 | 16,056 18,489,902 |
| Calgary, Alta. (Alberta) | Number Amount \$ | 2,137 2,695,791 | 1,120 1,402,315 | 4,307 5,630,890 | 1,828 2,393,105 | 4,051 5,275,217 | 136 175,235 | 1,083 839,331 | 14,662 18,411,884 |
| Regina, Sask. (Saskatchewan) | Number Amount \$ | 528 675,145 | 407 509,120 | 1,563 2,055,737 | 430 538,925 | 955 1,194,975 | 0 0 | 1,597 1,977,505 | 5,480 6,951,407 |
| Winnipeg, Man. (Manitoba) | Number Amount \$ | 1,041 1,332,611 | 401 546,442 | 1,028 1,371,385 | 630 804,755 | 2,782 3,236,382 | 4 6,260 | 523 711,885 | 6,409 8,009,720 |
| Toronto, Ont. (Ontario less Ottawa area) | Number Amount \$ | 13,584 12,947,922 | 6,213 5,676,414 | 15,026 13,585,049 | 13,281 12,639,387 | 21,265 18,605,976 | 151 138,180 | 423 356,700 | 69,943 63,949,628 |
| Ottawa, Ont. (Ottawa area) | Number Amount \$ | 1,145 967,100 | 2,467 2,251,270 | 798 789,182 | 504 519,250 | 1,838 1,827,222 | 231 204,110 | 0 0 | 6,983 6,558,134 |
| Montreal, Que. (Que. less Québec City, parts of Newfoundland) | Number Amount \$ | 1,245 1,006,252 | 73 82,005 | 217 275,512 | 59 70,370 | 213 253,224 | 336 311,120 | 39 33,685 | 2,182 2,032,168 |
| Québec City, Que. (Québec City Area) | Number Amount \$ | 57 62,450 | 0 0 | 33 38,635 | 3 4,040 | 11 11,200 | 8 10,050 | 1 450 | 113 126,825 |
| Saint John, N.B. (New Brunswick) | Number Amount \$ | 2,088 2,283,689 | 973 1,067,593 | 991 1,105,933 | 153 162,545 | 402 452,160 | 2,080 2,190,465 | 0 0 | 6,687 7,262,385 |
| Halifax, N.S. (Prince Edward Island, balance of Newfoundland, Nova Scotia) | Number Amount \$ | 1,300 1,532,416 | 2,894 2,948,407 | 4,065 4,617,071 | 122 125,742 | 8,137 6,894,206 | 0 0 | 56 63,990 | 16,574 16,111,832 |
| Total | Number Amount \$ | 28,115 29,394,036 | 16,616 16,759,276 | 31,326 33,176,006 | 17,940 18,298,514 | 42,968 41,565,682 | 3,514 3,683,285 | 4,610 5,027,086 | 145,089 147,903,885 |

*Regional settlement points through which lenders in the areas indicated clear transactions.

TABLE D
Summary of Operations by Year — 1964-65 to 1978-79

| Loan Data | | | Costs | | | | | | | Other | |
|-----------|---|-------------------------------------|-----------------------------------|-------------|--------------|------------|---------------------|----------------------|-------------|-----------|--------------|
| Loan Year | Value of Certificates Issued (Millions) | No. of Students Issued Certificates | Statutory Payments and Recoveries | | | | | | | Total | Service Fees |
| | | | Interest Payments | Loss Claims | Death Claims | Collection | Recoveries (Credit) | Alternative Payments | | | |
| | \$ | | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | |
| 1964-65 | 26.7 | 42,113 | 154,345 | — | 500 | — | — | — | 154,845 | — | |
| 1965-66 | 36.0 | 51,272 | 1,551,733 | 6,751 | 20,690 | — | — | 74,262 | 1,653,436 | 93,318 | |
| 1966-67 | 41.1 | 63,243 | 2,438,354 | 109,256 | 55,607 | — | 2,588 | 757,448 | 3,358,077 | 151,102 | |
| 1967-68 | 57.9 | 90,371 | 4,936,456 | 210,437 | 93,485 | 983 | 9,675 | 1,229,577 | 6,461,263 | 223,525 | |
| 1968-69 | 65.9 | 107,312 | 5,993,076 | 395,709 | 122,134 | 14,585 | 64,695 | 2,402,553 | 8,863,362 | 307,528 | |
| 1969-70 | 80.0 | 121,611 | 10,621,705 | 1,495,650 | 163,973 | 21,306 | 109,618 | 2,909,954 | 15,102,970 | 367,686 | |
| 1970-71 | 92.1 | 135,899 | 16,565,480 | 4,983,074 | 208,996 | 116,183 | 557,692 | 5,342,277 | 26,658,318 | 426,121 | |
| 1971-72 | 91.8 | 128,585 | 11,558,412 | 7,597,242 | 199,046 | 192,467 | 1,030,066 | 9,069,966 | 27,587,067 | 479,495 | |
| 1972-73 | 106.6 | 122,396 | 20,039,215 | 8,849,095 | 238,937 | 305,384 | 1,724,576 | 7,977,986 | 35,686,041 | 499,834 | |
| 1973-74 | 115.8 | 125,987 | 16,272,785 | 12,342,508 | 321,641 | 391,445 | 2,379,871 | 11,104,750 | 38,053,258 | 533,173 | |
| 1974-75 | 129.7 | 140,644 | 19,011,499 | 13,982,509 | 431,506 | 688,591 | 4,198,708 | 10,704,927 | 40,620,324 | 606,166 | |
| 1975-76 | 157.4 | 153,419 | 21,877,080 | 15,991,766 | 429,283 | 1,260,549 | 5,700,890 | 11,826,396 | 45,684,184 | 749,742 | |
| 1976-77 | 178.3 | 154,981* | 19,419,330 | 19,861,326 | 343,444 | 2,389,540 | 9,218,177 | 13,027,488 | 45,822,951 | 952,322 | |
| 1977-78 | 140.9 | 119,242 | 31,166,431 | 19,357,614 | 417,900 | 2,763,814 | 11,106,330 | 12,102,573 | 54,702,002 | 960,373 | |
| 1978-79 | 159.3 | 132,013 | 39,003,234 | 25,139,759 | 282,740 | 2,718,448 | 11,692,772 | 15,875,306 | 71,326,715 | 798,547 | |
| Total | 1,479.50 | 1,689,008 | 220,609,135 | 130,322,696 | 3,329,882 | 10,863,295 | 47,795,658 | 104,405,463 | 421,734,813 | 7,148,932 | |

* Figure includes 23,279 certificates incorrectly reported as issued in the 1976-77 loan year which should have appeared as issued in the 1977-78 loan year.

TABLE 1
Distribution of Certificates, by Educational Institution Attended
For the Year Ended June 30, 1979

| Institutions | Non-Degree Programs ¹ | | Undergraduate Degree Programs ² | | Graduate Degree Programs | | | | | | Total | |
|--|----------------------------------|--------------|--|--------------|--------------------------|--------------|--------|--------------|--------|--------------|--------|--------------|
| | | | | | Masters | | | Doctorate | | | | |
| | Number | Amount \$ | Number | Amount \$ | Number | Amount \$ | Number | Amount \$ | Number | Amount \$ | Number | Amount \$ |
| Canadian Universities (by institution) | | | | | | | | | | | | |
| British Columbia | | | | | | | | | | | | |
| University of British Columbia | 381 | 498 355 | 5 056 | 5 963 842 | 291 | 413 210 | 23 | 38 420 | 5 751 | 6 913 827 | | |
| Simon Fraser University | 436 | 449 405 | 2 026 | 2 114 555 | 45 | 53 245 | 0 | 0 | 2 507 | 2 617 205 | | |
| University of Victoria | 50 | 71 665 | 1 689 | 2 048 125 | 39 | 53 095 | 0 | 0 | 1 778 | 2 172 885 | | |
| Alberta | | | | | | | | | | | | |
| University of Alberta | 183 | 285 245 | 4 352 | 5 667 412 | 133 | 168 115 | 24 | 31 205 | 4 692 | 6 151 977 | | |
| University of Calgary | 51 | 70 195 | 2 412 | 2 977 468 | 78 | 102 100 | 8 | 12 040 | 2 549 | 3 161 803 | | |
| University of Lethbridge | 15 | 14 240 | 398 | 512 040 | 0 | 0 | 0 | 0 | 413 | 526 280 | | |
| Saskatchewan | | | | | | | | | | | | |
| University of Regina | 22 | 24 430 | 703 | 757 942 | 8 | 10 060 | 0 | 0 | 733 | 792 432 | | |
| University of Saskatchewan | 37 | 54 720 | 3 000 | 3 846 934 | 53 | 69 690 | 14 | 13 920 | 3 104 | 3 985 264 | | |
| Manitoba | | | | | | | | | | | | |
| Brandon University | 1 | 1 800 | 347 | 460 072 | 0 | 0 | 0 | 0 | 348 | 461 872 | | |
| University of Manitoba | 68 | 96 180 | 2 398 | 3 054 522 | 190 | 270 095 | 12 | 13 720 | 2 668 | 3 434 517 | | |
| University of Winnipeg | 6 | 4 180 | 598 | 780 335 | 0 | 0 | 0 | 0 | 604 | 784 515 | | |
| Ontario | | | | | | | | | | | | |
| Bar Admission Course | 460 | 657 750 | 22 | 33 780 | 2 | 900 | 0 | 0 | 484 | 692 430 | | |
| Brock University | 6 | 6 820 | 856 | 778 145 | 9 | 13 500 | 0 | 0 | 871 | 798 465 | | |
| Carleton University | 18 | 25 160 | 2 056 | 1 843 183 | 211 | 271 295 | 13 | 18 320 | 2 298 | 2 157 958 | | |
| University of Guelph | 404 | 517 940 | 3 856 | 3 251 912 | 75 | 86 715 | 6 | 8 000 | 4 341 | 3 864 567 | | |
| Lakehead University | 139 | 136 020 | 810 | 825 605 | 27 | 39 330 | 0 | 0 | 976 | 1 000 955 | | |
| Laurentian University | 41 | 52 140 | 1 294 | 1 083 617 | 3 | 3 950 | 0 | 0 | 1 338 | 1 139 707 | | |
| McMaster University | 344 | 472 900 | 2 779 | 2 122 470 | 166 | 196 380 | 10 | 17 530 | 3 299 | 2 809 280 | | |
| University of Ottawa | 207 | 295 350 | 2 375 | 2 254 246 | 154 | 225 115 | 15 | 20 550 | 2 751 | 2 795 261 | | |
| Queen's University at Kingston | 231 | 340 995 | 2 585 | 2 436 013 | 193 | 279 910 | 13 | 18 470 | 3 022 | 3 075 388 | | |
| Ryerson Polytechnical Institute | 1 313 | 1 065 272 | 1 641 | 1 483 937 | 18 | 21 675 | 0 | 0 | 2 972 | 2 570 884 | | |
| University of Toronto | 1 397 | 2 032 725 | 6 988 | 6 437 205 | 562 | 848 304 | 129 | 188 050 | 9 076 | 9 506 284 | | |
| Trent University | 2 | 3 590 | 942 | 787 340 | 2 | 1 480 | 0 | 0 | 946 | 792 410 | | |
| University of Waterloo | 140 | 146 975 | 5 331 | 3 523 960 | 88 | 103 160 | 17 | 20 100 | 5 576 | 3 794 195 | | |
| University of Western Ontario | 591 | 863 510 | 5 001 | 4 411 974 | 469 | 646 010 | 22 | 26 660 | 6 083 | 5 948 154 | | |
| Wilfrid Laurier University | 62 | 66 040 | 1 369 | 1 042 955 | 101 | 154 615 | 0 | 0 | 1 532 | 1 263 610 | | |
| University of Windsor | 23 | 21 720 | 2 023 | 2 116 990 | 113 | 155 660 | 4 | 5 580 | 2 163 | 2 299 950 | | |
| York University | 23 | 25 180 | 3 207 | 3 153 375 | 263 | 346 225 | 32 | 43 650 | 3 525 | 3 568 430 | | |
| Quebec | | | | | | | | | | | | |
| Concordia University | 16 | 13 920 | 180 | 211 042 | 20 | 31 900 | 0 | 0 | 216 | 256 862 | | |
| Laval University | 27 | 27 610 | 109 | 124 533 | 13 | 17 070 | 2 | 2 700 | 151 | 171 913 | | |
| McGill University | 74 | 111 555 | 280 | 333 149 | 91 | 125 210 | 18 | 22 660 | 463 | 592 574 | | |

| | | | | | | | | | | |
|--|--------|------------|--------|------------|-------|-----------|-----|---------|---------|-------------|
| New Brunswick | 195 | 194,890 | 1,601 | 1,647,308 | 44 | 49,159 | 0 | 0 | 1,840 | 1,891,357 |
| Université de Moncton | 9 | 12,950 | 469 | 520,133 | 0 | 0 | 0 | 0 | 478 | 533,083 |
| Mount Allison University | 32 | 38,560 | 2,061 | 2,281,936 | 29 | 37,940 | 2 | 1,800 | 2,124 | 2,360,236 |
| University of New Brunswick | 5 | 6,200 | 448 | 446,177 | 0 | 0 | 0 | 0 | 453 | 452,377 |
| Nova Scotia | 16 | 16,640 | 1,290 | 1,552,218 | 24 | 29,585 | 0 | 0 | 1,330 | 1,598,443 |
| Acadia University | 188 | 225,340 | 272 | 312,200 | 0 | 0 | 0 | 0 | 460 | 537,540 |
| College of Cape Breton | 106 | 127,949 | 2,243 | 2,756,355 | 217 | 289,612 | 57 | 86,460 | 2,623 | 3,260,376 |
| Dalhousie University | 0 | 0 | 150 | 166,760 | 0 | 0 | 0 | 0 | 150 | 166,760 |
| University of King's College | 116 | 137,300 | 559 | 638,705 | 3 | 3,200 | 0 | 0 | 678 | 779,205 |
| Mount Saint Vincent University | 16 | 18,610 | 235 | 298,189 | 3 | 2,160 | 0 | 0 | 254 | 318,959 |
| Nova Scotia College of Art and Design | 43 | 50,455 | 329 | 366,855 | 3 | 3,370 | 0 | 0 | 375 | 420,680 |
| Nova Scotia Technical College | 22 | 26,130 | 96 | 101,620 | 0 | 0 | 0 | 0 | 118 | 127,750 |
| Université Sainte-Anne | 45 | 50,570 | 1,327 | 1,565,961 | 4 | 4,210 | 0 | 0 | 1,376 | 1,620,741 |
| St. Francis Xavier University | 13 | 18,090 | 750 | 864,604 | 32 | 37,050 | 0 | 0 | 795 | 919,744 |
| St. Mary's University | | | | | | | | | | |
| Prince Edward Island | 9 | 11,080 | 524 | 576,875 | 0 | 0 | 0 | 0 | 533 | 587,955 |
| University of Prince Edward Island | | | | | | | | | | |
| Newfoundland | 32 | 33,700 | 6,296 | 3,564,037 | 51 | 34,082 | 3 | 3,310 | 6,382 | 3,635,129 |
| Memorial University | | | | | | | | | | |
| Other Universities in Canada*** | 102 | 124,120 | 458 | 479,862 | 67 | 92,029 | 12 | 15,500 | 639 | 711,511 |
| Sub-Total — Universities in Canada | 7,717 | 9,546,171 | 85,791 | 84,578,473 | 3,894 | 5,290,411 | 436 | 608,645 | 97,838 | 100,023,700 |
| Universities outside Canada (by location) | | | | | | | | | | |
| United States of America | 257 | 384,990 | 1,360 | 2,057,750 | 463 | 703,715 | 103 | 151,040 | 2,183 | 3,297,495 |
| United Kingdom | 33 | 53,660 | 93 | 138,538 | 95 | 148,180 | 60 | 88,530 | 281 | 428,908 |
| Europe | 130 | 196,140 | 70 | 94,490 | 24 | 34,780 | 13 | 17,635 | 237 | 343,045 |
| Rest of World | 52 | 76,085 | 43 | 59,600 | 10 | 14,030 | 3 | 3,250 | 108 | 152,965 |
| Sub-Total — Universities Outside Canada | 472 | 710,875 | 1,566 | 2,350,378 | 592 | 900,705 | 179 | 250,455 | 2,809 | 4,222,413 |
| Total — All universities | 8,189 | 10,257,046 | 87,357 | 86,928,851 | 4,486 | 6,191,116 | 615 | 869,100 | 100,647 | 104,246,113 |
| Other Post-Secondary Institutions (by type) | | | | | | | | | | |
| in Canada and Rest of World | | | | | | | | | | |
| Junior College | 5,376 | 6,019,445 | 443 | 583,399 | 0 | 0 | 0 | 0 | 5,819 | 6,602,844 |
| Nursing School | 1,111 | 1,327,569 | 54 | 67,842 | 0 | 0 | 0 | 0 | 1,165 | 1,395,411 |
| Private Institutions | 4,079 | 5,367,150 | 804 | 1,111,641 | 121 | 168,190 | 9 | 13,670 | 5,013 | 6,660,651 |
| Teacher Training Institutions | 455 | 527,854 | 156 | 196,201 | 0 | 0 | 0 | 0 | 611 | 724,055 |
| Technical and Vocational Training Institutions | 30,990 | 27,186,523 | 800 | 1,033,068 | 40 | 52,080 | 4 | 3,140 | 31,834 | 28,274,811 |
| Total — Other than Universities | 42,011 | 40,428,541 | 2,257 | 2,992,151 | 161 | 220,270 | 13 | 16,810 | 44,442 | 43,657,772 |
| Grand Total — All Institutions | 50,200 | 50,685,587 | 89,614 | 89,921,002 | 4,647 | 6,411,386 | 628 | 885,910 | 145,089 | 147,903,885 |

**Includes diploma, certificate and other programs at equivalent level.

***Including second undergraduate and first professional degrees.

****Includes universities with less than 100 certificates issued.

TABLE 2A
Distribution of Certificates Negotiated for Non Degree Courses by Province in Which Educational Institution is Located for the Year Ended June 30, 1979

| Location of Educational Institution Attended | FIELD OF STUDY | | | | | | | | | | | Total |
|--|--|-------------|------------------------|-----------------------|-----------|---------------------------------------|--------------------|-----|----------|----------|-----------------------------|--------|
| | Adminis- tration and Business | Agriculture | Arts and Science | Community Services | Dentistry | Engi- neering and Technology | Health Services | Law | Medicine | Theology | Trades and Technology | |
| British Columbia | 1,120 | 213 | 2,138 | 887 | 65 | 671 | 523 | 52 | 2 | 46 | 484 | 6,201 |
| Alberta | 1,025 | 307 | 551 | 666 | 43 | 960 | 479 | 53 | 16 | 49 | 524 | 4,673 |
| Saskatchewan | 344 | 23 | 69 | 60 | 43 | 168 | 318 | 3 | 1 | 47 | 194 | 1,270 |
| Manitoba | 401 | 9 | 87 | 76 | 14 | 182 | 438 | 1 | 5 | 13 | 115 | 1,341 |
| Ontario | 5,660 | 454 | 6,193 | 2,241 | 588 | 6,071 | 5,567 | 599 | 1,840 | 125 | 2,053 | 31,391 |
| Quebec | 17 | 22 | 71 | 15 | 10 | 29 | 30 | 13 | 38 | 5 | 16 | 266 |
| New Brunswick | 578 | 7 | 33 | 43 | 1 | 312 | 465 | 2 | 0 | 10 | 114 | 1,565 |
| Nova Scotia | 384 | 60 | 38 | 400 | 23 | 356 | 405 | 32 | 16 | 5 | 239 | 1,958 |
| Prince Edward Island | 117 | 1 | 30 | 23 | 14 | 65 | 14 | 0 | 3 | 0 | 17 | 284 |
| Newfoundland | 130 | 9 | 3 | 16 | 0 | 92 | 202 | 0 | 12 | 2 | 63 | 529 |
| Yukon and Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 33 | 25 | 73 | 41 | 10 | 12 | 68 | 16 | 49 | 41 | 28 | 396 |
| United Kingdom | 1 | 0 | 50 | 10 | 0 | 10 | 10 | 3 | 7 | 2 | 28 | 121 |
| Rest of Europe | 1 | 3 | 58 | 4 | 0 | 3 | 0 | 4 | 71 | 1 | 2 | 147 |
| Rest of World | 0 | 2 | 1 | 0 | 2 | 6 | 0 | 3 | 43 | 1 | 0 | 53 |
| Total | 9,811 | 1,135 | 9,395 | 4,482 | 813 | 8,937 | 8,519 | 781 | 2,103 | 347 | 3,877 | 50,200 |

TABLE 2B
Distribution of Certificates Negotiated for Undergraduate Courses* by Province in Which Educational Institution is Located for the Year Ended June 30, 1979

| Location of Educational Institution Attended | FIELD OF STUDY | | | | | | | | | | | Total |
|--|--|-------------|------------------------|-----------------------|-----------|---------------------------------------|--------------------|-------|----------|----------|-----------------------------|--------|
| | Adminis- tration and Business | Agriculture | Arts and Science | Community Services | Dentistry | Engi- neering and Technology | Health Services | Law | Medicine | Theology | Trades and Technology | |
| British Columbia | 522 | 205 | 4,997 | 1,609 | 120 | 528 | 340 | 479 | 211 | 15 | 0 | 9,026 |
| Alberta | 748 | 176 | 2,918 | 2,374 | 309 | 591 | 367 | 123 | 431 | 30 | 3 | 8,070 |
| Saskatchewan | 505 | 228 | 1,137 | 1,082 | 69 | 330 | 343 | 155 | 83 | 64 | 1 | 3,997 |
| Manitoba | 156 | 95 | 1,649 | 719 | 74 | 255 | 175 | 113 | 167 | 17 | 14 | 3,434 |
| Ontario | 3,307 | 1,051 | 27,744 | 2,504 | 48 | 4,655 | 2,397 | 1,570 | 183 | 137 | 23 | 43,619 |
| Quebec | 79 | 33 | 418 | 42 | 20 | 61 | 36 | 49 | 38 | 5 | 1 | 782 |
| New Brunswick | 723 | 86 | 1,932 | 1,032 | 2 | 459 | 278 | 172 | 3 | 6 | 5 | 4,698 |
| Nova Scotia | 1,046 | 56 | 4,370 | 622 | 58 | 391 | 353 | 251 | 226 | 6 | 16 | 7,395 |
| Prince Edward Island | 125 | 0 | 341 | 60 | 0 | 4 | 4 | 0 | 0 | 0 | 0 | 534 |
| Newfoundland | 676 | 3 | 2,597 | 2,194 | 0 | 281 | 319 | 0 | 232 | 1 | 0 | 6,303 |
| Yukon and Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 134 | 22 | 680 | 269 | 28 | 157 | 133 | 14 | 26 | 49 | 17 | 1,529 |
| United Kingdom | 4 | 2 | 46 | 4 | 7 | 4 | 6 | 25 | 7 | 4 | 1 | 110 |
| Rest of Europe | 0 | 0 | 40 | 6 | 0 | 1 | 0 | 1 | 17 | 7 | 0 | 72 |
| Rest of World | 0 | 0 | 11 | 0 | 1 | 2 | 0 | 2 | 28 | 1 | 0 | 45 |
| Total | 8,025 | 1,957 | 48,880 | 12,517 | 736 | 7,719 | 4,751 | 2,954 | 1,652 | 342 | 81 | 89,614 |

*Including second undergraduate and first professional degrees.

TABLE 2C
Distribution of Certificates Negotiated for Master Degree Courses by Province in Which Educational Institution is Located for the Year Ended June 30, 1979

| Location of Educational Institution Attended | FIELD OF STUDY | | | | | | | | | | | Total |
|--|--|-------------|------------------------|-----------------------|-----------|---------------------------------------|--------------------|-----|----------|----------|-----------------------------|-------|
| | Adminis- tration and Business | Agriculture | Arts and Science | Community Services | Dentistry | Engi- neering and Technology | Health Services | Law | Medicine | Theology | Trades and Technology | |
| British Columbia | 56 | 2 | 176 | 38 | 0 | 101 | 11 | 2 | 1 | 10 | 0 | 397 |
| Alberta | 3 | 8 | 15 | 7 | 0 | 181 | 1 | 0 | 0 | 0 | 0 | 215 |
| Saskatchewan | 6 | 1 | 21 | 11 | 1 | 15 | 2 | 1 | 1 | 8 | 0 | 67 |
| Manitoba | 11 | 14 | 69 | 19 | 1 | 68 | 5 | 0 | 1 | 3 | 1 | 192 |
| Ontario | 708 | 31 | 958 | 291 | 5 | 178 | 84 | 9 | 21 | 220 | 0 | 2,505 |
| Quebec | 13 | 3 | 84 | 12 | 0 | 8 | 10 | 3 | 3 | 0 | 0 | 136 |
| New Brunswick | 18 | 1 | 30 | 20 | 0 | 9 | 1 | 0 | 0 | 0 | 0 | 79 |
| Nova Scotia | 125 | 3 | 107 | 42 | 0 | 8 | 4 | 0 | 2 | 12 | 1 | 304 |
| Prince Edward Island | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 3 |
| Newfoundland | 2 | 0 | 20 | 29 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 51 |
| Yukon and Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 74 | 5 | 193 | 60 | 4 | 129 | 30 | 9 | 1 | 46 | 2 | 553 |
| United Kingdom | 7 | 0 | 61 | 3 | 0 | 13 | 2 | 17 | 2 | 1 | 0 | 106 |
| Rest of Europe | 3 | 0 | 18 | 0 | 0 | 1 | 0 | 6 | 1 | 0 | 0 | 29 |
| Rest of World | 2 | 1 | 3 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 10 |
| Total | 1,028 | 70 | 1,755 | 532 | 11 | 715 | 150 | 47 | 35 | 300 | 4 | 4,647 |

TABLE 2D
Distribution of Certificates Negotiated for Doctorate Degree Courses by Province in Which Educational Institution
is Located for the Year Ended June 30, 1979

| Location of Educational Institution Attended | FIELD OF STUDY | | | | | | | | | | | Total |
|--|--|-------------|------------------------|-----------------------|-----------|---------------------------------------|--------------------|-----|----------|----------|-----------------------------|-------|
| | Adminis- tration and Business | Agriculture | Arts and Science | Community Services | Dentistry | Engi- neering and Technology | Health Services | Law | Medicine | Theology | Trades and Technology | |
| British Columbia | 0 | 0 | 16 | 6 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 23 |
| Alberta | 2 | 0 | 11 | 11 | 2 | 1 | 1 | 0 | 4 | 0 | 0 | 32 |
| Saskatchewan | 0 | 8 | 1 | 1 | 1 | 0 | 0 | 0 | 4 | 2 | 0 | 17 |
| Manitoba | 0 | 0 | 11 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 13 |
| Ontario | 4 | 2 | 169 | 40 | 0 | 27 | 14 | 0 | 7 | 5 | 0 | 268 |
| Quebec | 0 | 2 | 24 | 1 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 30 |
| New Brunswick | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Nova Scotia | 0 | 0 | 9 | 0 | 7 | 1 | 0 | 0 | 40 | 0 | 0 | 57 |
| Prince Edward Island | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Newfoundland | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 |
| Yukon and Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 11 | 1 | 49 | 15 | 2 | 11 | 13 | 0 | 3 | 2 | 0 | 107 |
| United Kingdom | 0 | 2 | 46 | 1 | 0 | 3 | 1 | 2 | 2 | 3 | 0 | 60 |
| Rest of Europe | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 1 | 4 | 0 | 0 | 13 |
| Rest of World | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 3 |
| Total | 17 | 15 | 346 | 75 | 14 | 43 | 29 | 3 | 72 | 14 | 0 | 628 |

TABLE 3
Distribution of Certificates by Province of Issue,
Location of Institution Attended and Level of Study
for the Year Ended June 30, 1979

| Province and Level of Study | PROVINCE OF ISSUE | | | | | | | | | | |
|--------------------------------|---------------------|---------|--------------|----------|---------|------------------|----------------|-------------------------|--------------|-------------------------------------|--------|
| | British Columbia | Alberta | Saskatchewan | Manitoba | Ontario | New Brunswick | Nova Scotia | Prince Edward Island | Newfoundland | Yukon & Northwest Territories | Total |
| British Columbia | | | | | | | | | | | |
| Non Degree | 6,003 | 67 | 11 | 12 | 95 | 2 | 5 | 1 | 1 | 4 | 6,201 |
| Undergraduate | 8,344 | 251 | 36 | 28 | 283 | 17 | 25 | 4 | 2 | 36 | 9,026 |
| Masters | 295 | 19 | 2 | 8 | 65 | 2 | 6 | 0 | 0 | 0 | 397 |
| Doctorate | 14 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 23 |
| Alberta | | | | | | | | | | | |
| Non Degree | 230 | 3,973 | 250 | 71 | 101 | 5 | 19 | 7 | 4 | 13 | 4,673 |
| Undergraduate | 284 | 7,263 | 146 | 37 | 234 | 26 | 30 | 3 | 11 | 36 | 8,070 |
| Masters | 10 | 146 | 6 | 4 | 36 | 1 | 7 | 0 | 2 | 3 | 215 |
| Doctorate | 8 | 11 | 1 | 3 | 9 | 0 | 0 | 0 | 0 | 0 | 32 |
| Saskatchewan | | | | | | | | | | | |
| Non Degree | 18 | 31 | 1,171 | 21 | 20 | 2 | 5 | 1 | 0 | 1 | 1,270 |
| Undergraduate | 97 | 138 | 3,640 | 36 | 58 | 2 | 8 | 5 | 8 | 5 | 3,997 |
| Masters | 3 | 4 | 50 | 1 | 8 | 0 | 0 | 0 | 0 | 1 | 67 |
| Doctorate | 6 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 17 |
| Manitoba | | | | | | | | | | | |
| Non Degree | 13 | 5 | 31 | 1,236 | 51 | 2 | 2 | 1 | 0 | 0 | 1,341 |
| Undergraduate | 44 | 73 | 70 | 3,003 | 218 | 5 | 13 | 4 | 2 | 2 | 3,434 |
| Masters | 2 | 5 | 4 | 141 | 34 | 0 | 4 | 1 | 1 | 0 | 192 |
| Doctorate | 1 | 0 | 1 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 13 |
| Ontario | | | | | | | | | | | |
| Non Degree | 131 | 89 | 24 | 48 | 30,590 | 186 | 204 | 42 | 71 | 6 | 31,391 |
| Undergraduate | 335 | 319 | 100 | 117 | 42,138 | 240 | 240 | 31 | 86 | 13 | 43,619 |
| Masters | 69 | 34 | 30 | 40 | 2,166 | 55 | 69 | 8 | 33 | 1 | 2,505 |
| Doctorate | 11 | 4 | 2 | 3 | 239 | 1 | 3 | 5 | 0 | 0 | 268 |

[illegible]

TABLE 3 (continued)

| Province and Level of Study | PROVINCE OF ISSUE | | | | | | | | | | |
|--------------------------------|---------------------|---------|--------------|----------|---------|------------------|----------------|-------------------------|--------------|-------------------------------------|--------|
| | British Columbia | Alberta | Saskatchewan | Manitoba | Ontario | New Brunswick | Nova Scotia | Prince Edward Island | Newfoundland | Yukon & Northwest Territories | Total |
| United States | | | | | | | | | | | |
| Non Degree | 28 | 112 | 7 | 6 | 226 | 4 | 8 | 1 | 2 | 2 | 396 |
| Undergraduate | 263 | 277 | 76 | 96 | 694 | 45 | 35 | 17 | 19 | 7 | 1,529 |
| Masters | 53 | 134 | 15 | 50 | 247 | 11 | 33 | 5 | 5 | 0 | 553 |
| Doctorate | 12 | 7 | 2 | 7 | 60 | 3 | 12 | 2 | 2 | 0 | 107 |
| United Kingdom | | | | | | | | | | | |
| Non Degree | 11 | 27 | 1 | 5 | 63 | 4 | 6 | 4 | 0 | 0 | 121 |
| Undergraduate | 22 | 24 | 3 | 0 | 38 | 6 | 9 | 2 | 6 | 0 | 110 |
| Masters | 9 | 16 | 4 | 5 | 57 | 3 | 11 | 0 | 1 | 0 | 106 |
| Doctorate | 5 | 0 | 0 | 5 | 47 | 2 | 1 | 0 | 0 | 0 | 60 |
| Rest of Europe | | | | | | | | | | | |
| Non Degree | 11 | 1 | 1 | 2 | 119 | 4 | 4 | 1 | 4 | 0 | 147 |
| Undergraduate | 10 | 7 | 1 | 3 | 13 | 14 | 14 | 2 | 8 | 0 | 72 |
| Masters | 1 | 4 | 0 | 1 | 18 | 2 | 2 | 1 | 0 | 0 | 29 |
| Doctorate | 0 | 0 | 1 | 1 | 10 | 0 | 1 | 0 | 0 | 0 | 13 |
| Rest of World | | | | | | | | | | | |
| Non Degree | 0 | 3 | 0 | 5 | 49 | 0 | 1 | 0 | 0 | 0 | 58 |
| Undergraduate | 11 | 3 | 2 | 4 | 17 | 0 | 7 | 0 | 1 | 0 | 45 |
| Masters | 2 | 1 | 0 | 0 | 6 | 0 | 0 | 1 | 0 | 0 | 10 |
| Doctorate | 0 | 0 | 0 | 0 | 1 | 0 | 2 | 0 | 0 | 0 | 3 |
| Non Canadian Total | | | | | | | | | | | |
| Non Degree | 50 | 143 | 9 | 18 | 457 | 12 | 19 | 6 | 6 | 2 | 722 |
| Undergraduate | 306 | 311 | 82 | 103 | 762 | 65 | 65 | 21 | 34 | 7 | 1,756 |
| Masters | 65 | 155 | 19 | 56 | 328 | 16 | 46 | 7 | 6 | 0 | 698 |
| Doctorate | 17 | 7 | 3 | 13 | 118 | 5 | 16 | 2 | 2 | 0 | 183 |
| Grand Total | | | | | | | | | | | |
| Non Degree | 6,464 | 4,343 | 1,503 | 1,410 | 31,518 | 1,916 | 2,131 | 290 | 599 | 26 | 50,200 |
| Undergraduate | 9,565 | 8,450 | 4,102 | 3,354 | 44,584 | 5,400 | 6,487 | 998 | 6,562 | 112 | 89,614 |
| Masters | 460 | 376 | 113 | 263 | 2,765 | 196 | 321 | 41 | 107 | 5 | 4,647 |
| Doctorate | 60 | 24 | 18 | 30 | 400 | 8 | 49 | 36 | 3 | 0 | 628 |

TABLE 4
Distribution of Certificates, by Age and Level of Study, Sex and Marital Status
For the Year Ended June 30, 1979

| Age in Years and Program Level | Under 18 | | | | 19 | | | | 20 | | | | 21 | | | | 22 | | | | 23 | | | | |
|--|----------------------|---------------|----------|-----------|------------|---------------|----------|-----------|------------|---------------|----------|-----------|------------|---------------|----------|-----------|------------|---------------|----------|-----------|------------|---------------|----------|-----------|----|
| | Non-Degree | | Graduate | | Non-Degree | | Graduate | | Non-Degree | | Graduate | | Non-Degree | | Graduate | | Non-Degree | | Graduate | | Non-Degree | | Graduate | | |
| | Programs | Undergraduate | Masters | Doctorate | Programs | Undergraduate | Masters | Doctorate | Programs | Undergraduate | Masters | Doctorate | Programs | Undergraduate | Masters | Doctorate | Programs | Undergraduate | Masters | Doctorate | Programs | Undergraduate | Masters | Doctorate | |
| Location of Educational Institution Attended | British Columbia | 36 | 32 | 0 | 0 | 396 | 496 | 1 | 0 | 602 | 589 | 4 | 0 | 586 | 698 | 6 | 0 | 566 | 951 | 13 | 0 | 616 | 1,455 | 35 | 0 |
| | Alberta | 49 | 37 | 0 | 0 | 646 | 546 | 2 | 0 | 698 | 715 | 3 | 0 | 591 | 872 | 5 | 1 | 498 | 1,028 | 15 | 0 | 475 | 1,173 | 22 | 0 |
| | Saskatchewan | 19 | 29 | 0 | 0 | 393 | 491 | 1 | 1 | 282 | 447 | 1 | 0 | 142 | 516 | 1 | 0 | 113 | 547 | 4 | 2 | 96 | 515 | 5 | 4 |
| | Manitoba | 25 | 26 | 0 | 0 | 273 | 371 | 1 | 0 | 209 | 341 | 1 | 0 | 143 | 431 | 1 | 0 | 142 | 430 | 8 | 0 | 109 | 450 | 21 | 1 |
| | Ontario | 274 | 104 | 0 | 0 | 3,481 | 1,363 | 4 | 0 | 5,919 | 7,042 | 6 | 1 | 4,885 | 7,559 | 29 | 4 | 3,490 | 7,577 | 52 | 2 | 2,778 | 6,091 | 212 | 3 |
| | Quebec | 2 | 3 | 0 | 0 | 26 | 22 | 1 | 0 | 25 | 55 | 2 | 0 | 23 | 102 | 0 | 0 | 22 | 110 | 2 | 1 | 40 | 115 | 16 | 0 |
| | New Brunswick | 26 | 45 | 0 | 0 | 580 | 828 | 2 | 0 | 407 | 820 | 1 | 0 | 199 | 795 | 1 | 0 | 127 | 824 | 5 | 0 | 48 | 480 | 13 | 0 |
| | Nova Scotia | 39 | 85 | 0 | 0 | 430 | 1,052 | 1 | 0 | 486 | 1,272 | 1 | 0 | 351 | 1,290 | 1 | 1 | 173 | 1,180 | 26 | 1 | 147 | 779 | 48 | 5 |
| | Prince Edward Island | 5 | 13 | 0 | 0 | 61 | 104 | 2 | 0 | 68 | 86 | 0 | 0 | 57 | 94 | 0 | 0 | 35 | 86 | 1 | 0 | 15 | 55 | 0 | 0 |
| | Newfoundland | 126 | 1,257 | 0 | 0 | 133 | 1,062 | 0 | 0 | 87 | 962 | 0 | 0 | 43 | 814 | 0 | 0 | 28 | 752 | 1 | 0 | 21 | 413 | 3 | 2 |
| | Yukon & N.W.T. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | United States | 3 | 21 | 1 | 0 | 27 | 137 | 14 | 0 | 59 | 207 | 16 | 0 | 32 | 210 | 13 | 0 | 35 | 233 | 22 | 0 | 37 | 181 | 57 | 4 |
| | United Kingdom | 3 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 5 | 9 | 3 | 0 | 8 | 5 | 0 | 0 | 6 | 13 | 2 | 0 | 11 | 12 | 11 | 0 |
| | Rest of Europe | 0 | 2 | 0 | 0 | 1 | 1 | 0 | 0 | 3 | 4 | 0 | 0 | 6 | 7 | 0 | 0 | 3 | 7 | 0 | 0 | 16 | 8 | 3 | 0 |
| | Rest of World | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 1 | 1 | 1 | 0 | 3 | 5 | 0 | 0 |
| | Total | 607 | 1,654 | 1 | 0 | 6,453 | 6,473 | 29 | 1 | 8,851 | 12,549 | 37 | 1 | 7,068 | 13,393 | 57 | 6 | 5,239 | 13,739 | 152 | 6 | 4,412 | 11,732 | 446 | 19 |
| Male— | Single | 199 | 706 | 0 | 0 | 2,148 | 2,804 | 9 | 0 | 3,476 | 5,846 | 11 | 0 | 3,117 | 6,341 | 18 | 5 | 2,580 | 6,442 | 62 | 4 | 2,148 | 6,072 | 208 | 10 |
| | Married | 2 | 0 | 0 | 0 | 5 | 3 | 0 | 0 | 29 | 43 | 0 | 0 | 104 | 148 | 1 | 0 | 211 | 470 | 3 | 0 | 267 | 729 | 18 | 0 |
| Female— | Single | 406 | 948 | 1 | 0 | 4,277 | 3,653 | 20 | 1 | 5,262 | 6,584 | 25 | 1 | 3,701 | 6,645 | 35 | 0 | 2,288 | 6,249 | 81 | 2 | 1,796 | 4,354 | 197 | 8 |
| | Married | 0 | 0 | 0 | 0 | 23 | 13 | 0 | 0 | 84 | 76 | 1 | 0 | 146 | 259 | 3 | 1 | 160 | 578 | 6 | 0 | 201 | 577 | 23 | 1 |
| Total— | Single | 605 | 1,654 | 1 | 0 | 6,425 | 6,457 | 29 | 1 | 8,738 | 12,430 | 36 | 1 | 6,818 | 12,986 | 53 | 5 | 4,868 | 12,691 | 143 | 6 | 3,944 | 10,426 | 405 | 18 |
| | Married | 2 | 0 | 0 | 0 | 28 | 16 | 0 | 0 | 113 | 119 | 1 | 0 | 250 | 407 | 4 | 1 | 371 | 1,048 | 9 | 0 | 468 | 1,306 | 41 | 1 |

TABLE 4 (continued)

| Location of Educational Institution Attended | Age in Years and Program Level | | 24 | | | | 25-29 | | | | 30-34 | | | | 35 and over | | | | Total | | | | Accumulative Total |
|--|--------------------------------|-------|---------------------|----|------------------------|--------|------------------|-----|--------------------|-------|---------------------|-----|------------------------|-------|------------------|-----|--------------------|--------|---------------------|--------|------------------------|--|--------------------|
| | | | Non-Degree Programs | | Undergraduate Programs | | Graduate Masters | | Graduate Doctorate | | Non-Degree Programs | | Undergraduate Programs | | Graduate Masters | | Graduate Doctorate | | Non-Degree Programs | | Undergraduate Programs | | |
| | | | | | | | | | | | | | | | | | | | | | | | |
| British Columbia | 592 | 1,137 | 35 | 1 | 1,850 | 2,678 | 151 | 5 | 622 | 714 | 105 | 8 | 335 | 276 | 47 | 9 | 9,026 | 397 | 23 | 15,647 | | | |
| Alberta | 425 | 961 | 38 | 3 | 936 | 2,066 | 72 | 11 | 229 | 456 | 36 | 6 | 126 | 216 | 22 | 11 | 4,673 | 8,070 | 215 | 32 | 12,990 | | |
| Saskatchewan | 57 | 452 | 12 | 2 | 132 | 815 | 32 | 6 | 25 | 142 | 6 | 2 | 11 | 43 | 5 | 0 | 1,270 | 3,997 | 67 | 17 | 5,351 | | |
| Manitoba | 93 | 404 | 30 | 1 | 216 | 731 | 104 | 5 | 80 | 165 | 18 | 5 | 51 | 85 | 9 | 1 | 1,341 | 3,434 | 192 | 13 | 4,980 | | |
| Ontario | 2,538 | 4,351 | 416 | 6 | 5,718 | 7,429 | 1,315 | 98 | 1,477 | 1,495 | 327 | 88 | 831 | 608 | 144 | 66 | 31,391 | 43,619 | 2,505 | 268 | 77,783 | | |
| Quebec | 37 | 88 | 23 | 0 | 77 | 223 | 66 | 10 | 10 | 55 | 23 | 14 | 4 | 9 | 3 | 5 | 266 | 782 | 136 | 30 | 1,214 | | |
| New Brunswick | 49 | 316 | 16 | 0 | 95 | 473 | 32 | 0 | 25 | 85 | 5 | 0 | 9 | 32 | 4 | 2 | 1,565 | 4,698 | 79 | 2 | 6,344 | | |
| Nova Scotia | 95 | 558 | 63 | 16 | 188 | 947 | 116 | 28 | 40 | 150 | 29 | 5 | 9 | 82 | 19 | 1 | 1,958 | 7,395 | 304 | 57 | 9,714 | | |
| Prince Edward Island | 17 | 35 | 0 | 0 | 23 | 47 | 0 | 0 | 3 | 11 | 0 | 0 | 0 | 3 | 0 | 0 | 284 | 534 | 3 | 0 | 821 | | |
| Newfoundland | 23 | 300 | 5 | 1 | 57 | 555 | 34 | 0 | 6 | 115 | 7 | 0 | 5 | 73 | 1 | 0 | 529 | 6,303 | 51 | 3 | 6,886 | | |
| Yukon & N.W.T. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| United States | 52 | 124 | 71 | 5 | 113 | 292 | 238 | 45 | 25 | 91 | 79 | 35 | 13 | 33 | 42 | 18 | 396 | 1,529 | 553 | 107 | 2,585 | | |
| United Kingdom | 10 | 15 | 9 | 1 | 50 | 49 | 69 | 36 | 20 | 5 | 7 | 22 | 4 | 4 | 5 | 1 | 121 | 110 | 106 | 60 | 397 | | |
| Rest of Europe | 23 | 8 | 3 | 2 | 69 | 24 | 16 | 7 | 20 | 7 | 5 | 4 | 6 | 4 | 2 | 0 | 147 | 72 | 29 | 13 | 261 | | |
| Rest of World | 7 | 1 | 0 | 2 | 18 | 22 | 6 | 0 | 16 | 13 | 2 | 1 | 8 | 3 | 1 | 0 | 58 | 45 | 10 | 3 | 116 | | |
| Total | 4,018 | 8,750 | 721 | 40 | 9,542 | 16,351 | 2,251 | 251 | 2,598 | 3,504 | 649 | 190 | 1,412 | 1,469 | 304 | 114 | 50,200 | 89,614 | 4,647 | 628 | 145,089 | | |
| Male—Single | 2,008 | 4,738 | 341 | 26 | 4,263 | 8,131 | 1,089 | 116 | 725 | 1,126 | 250 | 71 | 201 | 315 | 102 | 31 | 20,865 | 42,521 | 2,050 | 263 | 65,699 | | |
| Male—Married | 356 | 822 | 63 | 5 | 1,294 | 2,441 | 362 | 58 | 600 | 798 | 179 | 87 | 247 | 312 | 65 | 51 | 3,105 | 5,766 | 731 | 201 | 9,803 | | |
| Female—Single | 1,464 | 2,778 | 288 | 8 | 3,409 | 4,898 | 667 | 60 | 1,012 | 1,300 | 186 | 29 | 779 | 674 | 108 | 27 | 24,394 | 38,083 | 1,608 | 136 | 64,221 | | |
| Female—Married | 190 | 412 | 29 | 1 | 586 | 881 | 133 | 17 | 261 | 280 | 34 | 3 | 185 | 168 | 29 | 5 | 1,836 | 3,244 | 258 | 28 | 5,366 | | |
| Total—Single | 3,472 | 7,516 | 629 | 34 | 7,672 | 13,029 | 1,756 | 176 | 1,737 | 2,426 | 436 | 100 | 980 | 989 | 170 | 58 | 45,259 | 80,604 | 3,658 | 399 | 129,920 | | |
| Total—Married | 546 | 1,234 | 92 | 6 | 1,870 | 3,322 | 495 | 75 | 861 | 1,078 | 213 | 90 | 432 | 480 | 134 | 56 | 4,941 | 9,010 | 989 | 229 | 15,169 | | |

TABLEAU 4 (suite)

| Province émettrice | Âge en années et niveau d'études | 24 ans | | | 25 à 29 ans | | | 30 à 34 ans | | | 35 et plus | | | Total | | | Total cumulé | | | | | | |
|---|----------------------------------|---------------------------------|---------------------------------|---------|---------------------------------|---------------------------------|---------|---------------------------------|---------------------------------|--------|---------------------------------|---------------------------------|---------|-------|-------|-------|--------------|--------|--------|--------|--------|---------|---------|
| | | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Dipôme | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme | | | | | | | | | | |
| Colombie-Britannique Alberta Saskatchewan Manitoba Ontario Québec Nouveau Brunswick Nouvelle-Écosse Île du Prince Édouard Terre-Neuve Yukon et Territoires du Nord-Ouest États-Unis Royaume-Uni Autres pays d'Europe Autres pays du monde | | 592 | 1 137 | 35 | 1 850 | 2 678 | 151 | 5 | 622 | 714 | 105 | 8 | 335 | 276 | 47 | 9 | 6 201 | 9 026 | 397 | 23 | 15 647 | | |
| | | 425 | 961 | 38 | 936 | 2 066 | 72 | 11 | 229 | 456 | 36 | 6 | 126 | 216 | 22 | 11 | 4 673 | 8 070 | 215 | 32 | 12 990 | | |
| | | 57 | 452 | 12 | 2 | 132 | 815 | 32 | 6 | 25 | 142 | 6 | 2 | 11 | 43 | 5 | 0 | 1 270 | 3 997 | 67 | 17 | 5 351 | |
| | | 93 | 404 | 30 | 1 | 216 | 731 | 104 | 5 | 80 | 165 | 18 | 5 | 51 | 85 | 9 | 1 | 1 341 | 3 434 | 192 | 13 | 4 980 | |
| | | 2 538 | 4 351 | 416 | 6 | 5 718 | 7 429 | 1 315 | 98 | 1 477 | 1 495 | 327 | 88 | 831 | 608 | 144 | 66 | 31 391 | 43 619 | 2 505 | 268 | 77 783 | |
| | | 37 | 88 | 23 | 0 | 77 | 223 | 66 | 10 | 10 | 55 | 23 | 14 | 4 | 9 | 3 | 5 | 266 | 782 | 136 | 30 | 1 214 | |
| | | 49 | 316 | 16 | 0 | 95 | 473 | 32 | 0 | 25 | 85 | 5 | 0 | 9 | 32 | 4 | 2 | 1 565 | 4 698 | 79 | 2 | 6 344 | |
| | | 95 | 558 | 63 | 16 | 188 | 947 | 116 | 28 | 40 | 150 | 29 | 5 | 0 | 82 | 19 | 1 | 1 958 | 7 395 | 304 | 57 | 9 714 | |
| | | 17 | 35 | 0 | 0 | 23 | 47 | 0 | 0 | 3 | 11 | 0 | 0 | 5 | 3 | 0 | 0 | 284 | 534 | 3 | 0 | 821 | |
| | | 23 | 300 | 5 | 1 | 57 | 555 | 34 | 0 | 6 | 115 | 7 | 0 | 0 | 73 | 1 | 0 | 529 | 6 303 | 51 | 3 | 6 886 | |
| | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 52 | 124 | 71 | 5 | 113 | 292 | 238 | 45 | 25 | 91 | 79 | 35 | 13 | 33 | 42 | 18 | 396 | 1 529 | 553 | 107 | 2 585 | |
| | | 10 | 15 | 9 | 1 | 50 | 49 | 69 | 36 | 20 | 5 | 7 | 22 | 4 | 4 | 2 | 5 | 1 | 121 | 712 | 106 | 60 | 397 |
| | | 23 | 8 | 3 | 2 | 69 | 24 | 16 | 7 | 20 | 7 | 5 | 4 | 6 | 4 | 2 | 0 | 147 | 72 | 29 | 13 | 261 | |
| | | 7 | 1 | 0 | 2 | 18 | 22 | 6 | 0 | 16 | 13 | 2 | 1 | 8 | 3 | 1 | 0 | 58 | 45 | 10 | 3 | 116 | |
| | Total | | 4 018 | 8 750 | 721 | 40 | 9 542 | 16 351 | 2 251 | 251 | 2 598 | 3 504 | 649 | 190 | 1 412 | 1 469 | 304 | 114 | 50 200 | 89 614 | 4 647 | 628 | 145 089 |
| Hommes — Maris | | 2 008 | 4 738 | 341 | 26 | 4 263 | 8 131 | 1 089 | 116 | 725 | 1 126 | 250 | 71 | 201 | 315 | 62 | 31 | 20 865 | 42 521 | 2 050 | 263 | 65 699 | |
| | | 356 | 822 | 63 | 5 | 1 284 | 2 441 | 362 | 58 | 600 | 798 | 179 | 87 | 247 | 312 | 105 | 51 | 3 105 | 5 766 | 731 | 201 | 9 803 | |
| Femmes — Maris | | 1 464 | 2 778 | 288 | 8 | 3 409 | 4 898 | 667 | 60 | 1 012 | 1 300 | 186 | 29 | 779 | 674 | 108 | 27 | 24 394 | 38 083 | 1 608 | 136 | 64 221 | |
| | | 190 | 412 | 29 | 1 | 586 | 881 | 133 | 17 | 261 | 280 | 34 | 3 | 185 | 168 | 29 | 5 | 1 836 | 3 244 | 258 | 28 | 5 366 | |
| Célibataires Maris | | 3 472 | 7 516 | 629 | 34 | 7 672 | 13 029 | 1 756 | 176 | 1 737 | 2 426 | 436 | 100 | 980 | 989 | 170 | 58 | 45 259 | 80 604 | 3 658 | 399 | 129 920 | |
| | | 546 | 1 234 | 92 | 6 | 1 870 | 3 322 | 495 | 75 | 861 | 1 078 | 213 | 90 | 432 | 480 | 134 | 56 | 4 941 | 9 010 | 989 | 229 | 15 169 | |

TABLEAU 4
Répartition des certificats selon l'âge, le niveau d'études, le sexe et la situation de famille, pour l'année se terminant le 30 juin 1979

| Province émettrice | Âge en années et niveau d'études | | Moins de 18 ans | | 19 ans | | 20 ans | | 21 ans | | 22 ans | | 23 ans | |
|------------------------------------|----------------------------------|---------------------------------|-----------------|---------|---------------------------------|---------------------------------|----------|---------|---------------------------------|---------------------------------|----------|---------|---------------------------------|---------------------------------|
| | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Maîtrise | Diplôme | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Maîtrise | Diplôme | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Maîtrise | Diplôme | Études ne menant pas à un grade | Études de 1 ^{er} cycle |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| Colombie-Britannique | 36 | 32 | 0 | 0 | 396 | 496 | 1 | 0 | 602 | 589 | 4 | 0 | 586 | 698 |
| Alberta | 49 | 37 | 0 | 0 | 646 | 546 | 2 | 0 | 698 | 715 | 3 | 0 | 591 | 872 |
| Saskatchewan | 19 | 29 | 0 | 0 | 393 | 491 | 1 | 1 | 282 | 447 | 1 | 0 | 142 | 516 |
| Manitoba | 25 | 26 | 0 | 0 | 273 | 371 | 1 | 1 | 209 | 341 | 0 | 0 | 143 | 431 |
| Ontario | 274 | 104 | 0 | 0 | 3 481 | 1 363 | 4 | 0 | 5 919 | 7 042 | 6 | 1 | 4 885 | 7 359 |
| Québec | 2 | 3 | 0 | 0 | 26 | 22 | 1 | 0 | 25 | 55 | 2 | 0 | 23 | 102 |
| Nouveau-Brunswick | 26 | 45 | 0 | 0 | 580 | 828 | 2 | 0 | 407 | 820 | 1 | 0 | 199 | 795 |
| Nouveau-Écosse | 39 | 85 | 0 | 0 | 430 | 1 052 | 1 | 0 | 486 | 1 272 | 1 | 0 | 351 | 1 290 |
| Ile du Prince-Édouard | 5 | 13 | 0 | 0 | 61 | 104 | 2 | 0 | 68 | 86 | 0 | 0 | 57 | 94 |
| Terre-Neuve | 126 | 5 | 0 | 0 | 1 257 | 1 062 | 0 | 0 | 87 | 962 | 0 | 0 | 43 | 814 |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| États-Unis | 3 | 21 | 1 | 0 | 27 | 137 | 14 | 0 | 59 | 207 | 16 | 0 | 32 | 210 |
| Royaume-Uni | 3 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 9 | 3 | 0 | 0 | 8 | 5 |
| Autres pays d'Europe | 0 | 2 | 0 | 0 | 1 | 1 | 0 | 0 | 3 | 4 | 0 | 0 | 6 | 7 |
| Autres pays du monde | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 |
| Total | 607 | 1 654 | 1 | 0 | 6 453 | 6 473 | 29 | 1 | 8 851 | 12 549 | 37 | 1 | 7 068 | 13 393 |
| Hommes — Célibataires | 199 | 706 | 0 | 0 | 2 148 | 2 804 | 9 | 0 | 3 476 | 5 846 | 11 | 0 | 3 117 | 6 341 |
| Hommes — Mariés | 2 | 0 | 0 | 0 | 5 | 3 | 0 | 0 | 29 | 43 | 0 | 0 | 104 | 148 |
| Femmes — Célibataires | 406 | 948 | 1 | 0 | 4 277 | 3 653 | 20 | 1 | 5 262 | 6 584 | 25 | 1 | 3 701 | 6 645 |
| Femmes — Mariés | 0 | 0 | 0 | 0 | 23 | 13 | 0 | 0 | 84 | 76 | 1 | 0 | 146 | 259 |
| Total — Célibataires | 605 | 1 654 | 1 | 0 | 6 425 | 6 457 | 29 | 1 | 8 738 | 12 430 | 36 | 1 | 6 818 | 12 986 |
| Total — Mariés | 2 | 0 | 0 | 0 | 28 | 16 | 0 | 0 | 113 | 119 | 1 | 0 | 250 | 407 |

| | | | | | | | | | | | | |
|---|-------|-------|-------|-------|--------|-------|-------|-----|-------|-----|--------|--|
| Québec | | | | | | | | | | | | |
| Études ne menant pas à un grade | 15 | 16 | 6 | 4 | 142 | 67 | 10 | 4 | 2 | 0 | 266 | |
| Études de 1 ^{er} cycle | 73 | 43 | 12 | 16 | 377 | 180 | 55 | 11 | 13 | 2 | 782 | |
| Études de 2 ^e cycle | 9 | 5 | 2 | 11 | 77 | 17 | 10 | 1 | 4 | 0 | 136 | |
| Études de 3 ^e cycle | 2 | 2 | 0 | 0 | 24 | 0 | 2 | 0 | 0 | 0 | 30 | |
| Nouveau-Brunswick | | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 8 | 0 | 0 | 11 | 1,504 | 30 | 12 | 0 | 0 | 1,565 | |
| Études de 1 ^{er} cycle | 26 | 12 | 3 | 4 | 147 | 3,965 | 330 | 143 | 68 | 0 | 4,098 | |
| Études de 2 ^e cycle | 1 | 2 | 0 | 1 | 9 | 54 | 6 | 3 | 3 | 0 | 79 | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | |
| Nouvelle-Écosse | | | | | | | | | | | | |
| Études ne menant pas à un grade | 4 | 10 | 0 | 0 | 32 | 90 | 1,777 | 33 | 12 | 0 | 1,958 | |
| Études de 1 ^{er} cycle | 46 | 32 | 13 | 9 | 300 | 820 | 5,679 | 312 | 175 | 9 | 7,395 | |
| Études de 2 ^e cycle | 5 | 6 | 0 | 1 | 39 | 49 | 172 | 18 | 14 | 0 | 304 | |
| Études de 3 ^e cycle | 1 | 0 | 0 | 0 | 1 | 0 | 28 | 26 | 1 | 0 | 57 | |
| Île-du-Prince-Édouard | | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 0 | 0 | 0 | 5 | 44 | 52 | 181 | 2 | 0 | 284 | |
| Études de 1 ^{er} cycle | 3 | 1 | 0 | 1 | 20 | 28 | 18 | 460 | 3 | 0 | 534 | |
| Études de 2 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Terre-Neuve | | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 1 | 1 | 0 | 14 | 2 | 8 | 2 | 501 | 0 | 529 | |
| Études de 1 ^{er} cycle | 7 | 7 | 0 | 0 | 47 | 52 | 24 | 4 | 6,160 | 2 | 6,303 | |
| Études de 2 ^e cycle | 1 | 0 | 0 | 0 | 3 | 2 | 1 | 0 | 44 | 0 | 51 | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | |
| Yukon et Territoires du Nord-Ouest | | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Études de 1 ^{er} cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Études de 2 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total — Établissements canadiens | | | | | | | | | | | | |
| Études ne menant pas à un grade | 6,414 | 4,200 | 1,494 | 1,392 | 31,061 | 1,904 | 2,112 | 284 | 593 | 24 | 49,478 | |
| Études de 1 ^{er} cycle | 9,259 | 8,139 | 4,020 | 3,251 | 43,822 | 5,335 | 6,422 | 977 | 6,528 | 105 | 87,858 | |
| Études de 2 ^e cycle | 395 | 221 | 94 | 207 | 2,437 | 180 | 275 | 34 | 101 | 5 | 3,949 | |
| Études de 3 ^e cycle | 43 | 17 | 15 | 17 | 282 | 3 | 33 | 34 | 1 | 0 | 445 | |

TABLEAU 3
Répartition des certificats selon la province émettrice, le lieu d'établissement
de la maison d'enseignement fréquentée et le niveau d'études, pour l'année
se terminant le 30 juin 1979

| Province et niveau d'études | Province émettrice | | | | | | | | | | Total |
|---|--------------------------|---------|--------------|----------|---------|-----------------------|---------------------|---------------------------|-------------|--|--------|
| | Colombie- Britannique | Alberta | Saskatchewan | Manitoba | Ontario | Nouveau- Brunswick | Nouvelle- Écosse | Île-du-Prince- Édouard | Terre-Neuve | Yukon et Territoires du Nord-Ouest | |
| Colombie-Britannique | | | | | | | | | | | |
| Études ne menant pas à un grade | 6,003 | 67 | 11 | 12 | 95 | 2 | 5 | 1 | 1 | 4 | 6,201 |
| Études de 1 ^{er} cycle | 8,344 | 251 | 36 | 28 | 283 | 17 | 25 | 4 | 2 | 36 | 9,026 |
| Études de 2 ^e cycle | 295 | 19 | 2 | 8 | 65 | 2 | 6 | 0 | 0 | 0 | 397 |
| Études de 3 ^e cycle | 14 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 23 |
| Alberta | | | | | | | | | | | |
| Études ne menant pas à un grade | 230 | 3,973 | 250 | 71 | 101 | 5 | 19 | 7 | 4 | 13 | 4,673 |
| Études de 1 ^{er} cycle | 284 | 7,263 | 146 | 37 | 234 | 26 | 30 | 3 | 11 | 36 | 8,070 |
| Études de 2 ^e cycle | 10 | 146 | 6 | 4 | 36 | 1 | 7 | 0 | 2 | 3 | 215 |
| Études de 3 ^e cycle | 8 | 11 | 1 | 3 | 9 | 0 | 0 | 0 | 0 | 0 | 32 |
| Saskatchewan | | | | | | | | | | | |
| Études ne menant pas à un grade | 18 | 31 | 1,171 | 21 | 20 | 2 | 5 | 1 | 0 | 1 | 1,270 |
| Études de 1 ^{er} cycle | 97 | 138 | 3,640 | 36 | 58 | 2 | 8 | 5 | 8 | 5 | 3,997 |
| Études de 2 ^e cycle | 3 | 4 | 50 | 1 | 8 | 0 | 0 | 0 | 0 | 1 | 67 |
| Études de 3 ^e cycle | 6 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 17 |
| Manitoba | | | | | | | | | | | |
| Études ne menant pas à un grade | 13 | 5 | 31 | 1,236 | 51 | 2 | 2 | 1 | 0 | 0 | 1,341 |
| Études de 1 ^{er} cycle | 44 | 73 | 70 | 3,003 | 218 | 5 | 13 | 4 | 2 | 2 | 3,434 |
| Études de 2 ^e cycle | 2 | 5 | 4 | 141 | 34 | 0 | 4 | 1 | 1 | 0 | 192 |
| Études de 3 ^e cycle | 1 | 0 | 1 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 13 |
| Ontario | | | | | | | | | | | |
| Études ne menant pas à un grade | 131 | 89 | 24 | 48 | 30,590 | 186 | 204 | 42 | 71 | 6 | 31,391 |
| Études de 1 ^{er} cycle | 335 | 319 | 100 | 117 | 42,138 | 240 | 240 | 31 | 86 | 13 | 43,619 |
| Études de 2 ^e cycle | 69 | 34 | 30 | 40 | 2,166 | 55 | 69 | 8 | 33 | 1 | 2,505 |
| Études de 3 ^e cycle | 11 | 4 | 2 | 3 | 239 | 1 | 3 | 5 | 0 | 0 | 268 |

TABLEAU 2D

Répartition des certificats utilisés aux fins d'études de doctorat, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1979

| Province ou pays de l'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | Total |
|--|----------------------------|-------------|------------------|---------------------|--------------|---------------------------|-------------------|-------|----------|-----------|------------|-------|
| | Commerce et administration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | |
| Colombie-Britannique | 0 | 0 | 16 | 6 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 23 |
| Alberta | 2 | 0 | 11 | 11 | 2 | 1 | 1 | 0 | 4 | 0 | 0 | 32 |
| Saskatchewan | 0 | 8 | 1 | 1 | 1 | 0 | 0 | 0 | 4 | 2 | 0 | 17 |
| Manitoba | 0 | 0 | 11 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 13 |
| Ontario | 4 | 2 | 169 | 40 | 0 | 27 | 14 | 0 | 7 | 5 | 0 | 268 |
| Québec | 0 | 2 | 24 | 1 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 30 |
| Nouveau-Brunswick | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Nouvelle-Écosse | 0 | 0 | 9 | 0 | 7 | 1 | 0 | 0 | 40 | 0 | 0 | 57 |
| Ile-du-Prince-Édouard | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Terre-Neuve | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| États-Unis | 11 | 1 | 49 | 15 | 2 | 11 | 13 | 0 | 3 | 2 | 0 | 107 |
| Royaume-Uni | 0 | 2 | 46 | 1 | 0 | 3 | 1 | 2 | 2 | 3 | 0 | 60 |
| Autres pays d'Europe | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 1 | 4 | 0 | 0 | 13 |
| Autres pays du monde | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 3 |
| Total | 17 | 15 | 346 | 75 | 14 | 43 | 29 | 3 | 72 | 14 | 0 | 628 |

TABLEAU 2C
Répartition des certificats utilisés aux fins d'études de maîtrise, selon la province ou le pays
de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1979

| Province ou pays de l'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | Total |
|--|---------------------------------------|-------------|------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|-------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | |
| Colombie-Britannique | 56 | 2 | 176 | 38 | 0 | 101 | 11 | 2 | 1 | 10 | 0 | 397 |
| Alberta | 3 | 8 | 15 | 7 | 0 | 181 | 1 | 0 | 0 | 0 | 0 | 215 |
| Saskatchewan | 6 | 1 | 21 | 11 | 1 | 15 | 2 | 1 | 1 | 8 | 0 | 67 |
| Manitoba | 11 | 14 | 69 | 19 | 1 | 68 | 5 | 0 | 1 | 3 | 1 | 192 |
| Ontario | 708 | 31 | 958 | 291 | 5 | 178 | 84 | 9 | 21 | 220 | 0 | 2.505 |
| Québec | 13 | 3 | 84 | 12 | 0 | 8 | 10 | 3 | 3 | 0 | 0 | 136 |
| Nouveau-Brunswick | 18 | 1 | 30 | 0 | 0 | 9 | 1 | 0 | 0 | 0 | 0 | 79 |
| Nouvelle-Écosse | 125 | 3 | 107 | 42 | 0 | 8 | 4 | 0 | 2 | 12 | 1 | 304 |
| Île-du-Prince-Édouard | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 3 |
| Terre-Neuve | 2 | 0 | 20 | 29 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 51 |
| Yukon et Territoires du Nord- Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| États-Uni | 74 | 5 | 193 | 60 | 4 | 129 | 30 | 9 | 1 | 46 | 2 | 553 |
| Royaume-Uni | 7 | 0 | 61 | 3 | 0 | 13 | 2 | 17 | 2 | 1 | 0 | 106 |
| Autres pays d'Europe | 3 | 0 | 18 | 0 | 0 | 1 | 0 | 6 | 1 | 0 | 0 | 29 |
| Autres pays du monde | 2 | 1 | 3 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 10 |
| Total | 1.028 | 70 | 1.755 | 532 | 11 | 715 | 150 | 47 | 35 | 300 | 4 | 4.647 |

TABLEAU 2B

Répartition des certificats utilisés aux fins d'études de premier cycle, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1979

| Province ou pays de l'établissement d'enseignement fréquenté | Domaines d'études | | | | | | | | | | | Total |
|--|----------------------------|-------------|------------------|---------------------|--------------|---------------------------|-------------------|-------|----------|-----------|------------|--------|
| | Commerce et administration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | |
| Colombie-Britannique | 522 | 205 | 4,997 | 1,609 | 120 | 528 | 340 | 479 | 211 | 15 | 0 | 9,026 |
| Alberta | 748 | 176 | 2,918 | 2,374 | 309 | 591 | 367 | 123 | 431 | 30 | 3 | 8,070 |
| Saskatchewan | 505 | 228 | 1,137 | 1,082 | 69 | 330 | 343 | 155 | 83 | 64 | 1 | 3,997 |
| Manitoba | 156 | 95 | 1,649 | 719 | 74 | 255 | 175 | 113 | 167 | 17 | 14 | 3,434 |
| Ontario | 3,307 | 1,051 | 27,744 | 2,504 | 48 | 4,655 | 2,397 | 1,570 | 183 | 137 | 23 | 43,619 |
| Québec | 79 | 33 | 418 | 42 | 20 | 61 | 36 | 49 | 38 | 5 | 1 | 782 |
| Nouveau-Brunswick | 723 | 86 | 1,932 | 1,032 | 2 | 459 | 278 | 172 | 3 | 6 | 5 | 4,698 |
| Nouvelle-Ecosse | 1,046 | 56 | 4,370 | 622 | 58 | 391 | 353 | 251 | 226 | 0 | 16 | 7,395 |
| Île du Prince-Edouard | 125 | 0 | 341 | 60 | 0 | 4 | 4 | 0 | 0 | 0 | 0 | 534 |
| Terre-Neuve | 676 | 3 | 2,597 | 2,194 | 0 | 281 | 319 | 0 | 232 | 1 | 0 | 6,303 |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| États-Unis | 134 | 22 | 680 | 269 | 28 | 157 | 133 | 14 | 26 | 49 | 17 | 1,529 |
| Royaume-Uni | 4 | 2 | 46 | 4 | 7 | 4 | 6 | 25 | 7 | 4 | 1 | 110 |
| Autres pays d'Europe | 0 | 0 | 40 | 6 | 0 | 1 | 0 | 1 | 17 | 7 | 0 | 72 |
| Autres pays du monde | 0 | 0 | 11 | 0 | 1 | 2 | 0 | 2 | 28 | 1 | 0 | 45 |
| Total | 8,025 | 1,957 | 48,880 | 12,517 | 736 | 7,719 | 4,751 | 2,954 | 1,652 | 342 | 81 | 89,614 |

* Y compris les deuxièmes diplômés de premier cycle et les premiers diplômés dans un domaine professionnel.

TABLEAU 2A
Répartition des certificats utilisés aux fins d'études ne menant pas à un grade, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1979

| Province ou pays de l'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | Total |
|--|----------------------------|-------------|------------------|---------------------|--------------|---------------------------|-------------------|-------|----------|-----------|------------|--------|
| | Commerce et administration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | |
| Colombie-Britannique | 1 120 | 213 | 2 138 | 887 | 65 | 671 | 523 | 52 | 2 | 46 | 484 | 6 201 |
| Alberta | 1 025 | 307 | 551 | 666 | 43 | 960 | 479 | 53 | 16 | 49 | 524 | 4 673 |
| Saskatchewan | 344 | 23 | 69 | 60 | 43 | 168 | 318 | 3 | 1 | 47 | 194 | 1 270 |
| Manitoba | 401 | 9 | 87 | 76 | 14 | 182 | 438 | 1 | 5 | 13 | 115 | 1 341 |
| Ontario | 5 660 | 454 | 6 193 | 2 241 | 588 | 6 071 | 5 567 | 599 | 1 840 | 125 | 2 053 | 31 391 |
| Québec | 17 | 22 | 71 | 15 | 10 | 29 | 30 | 13 | 38 | 5 | 16 | 266 |
| Nouveau Brunswick | 578 | 7 | 33 | 43 | 1 | 312 | 465 | 2 | 0 | 10 | 114 | 1 565 |
| Nouvelle-Écosse | 384 | 60 | 38 | 400 | 23 | 356 | 405 | 32 | 16 | 5 | 239 | 1 958 |
| Île-du-Prince-Édouard | 117 | 1 | 30 | 23 | 14 | 65 | 14 | 0 | 3 | 0 | 17 | 284 |
| Terre-Neuve | 130 | 9 | 3 | 16 | 0 | 92 | 202 | 0 | 12 | 2 | 63 | 529 |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| États-Unis | 33 | 25 | 73 | 41 | 10 | 12 | 68 | 16 | 49 | 41 | 28 | 396 |
| Royaume-Uni | 1 | 0 | 50 | 10 | 0 | 10 | 10 | 3 | 7 | 2 | 28 | 121 |
| Autres pays d'Europe | 1 | 3 | 58 | 4 | 0 | 3 | 0 | 4 | 71 | 1 | 2 | 147 |
| Autres pays du monde | 0 | 2 | 1 | 0 | 2 | 6 | 0 | 3 | 43 | 1 | 0 | 58 |
| Total | 9 811 | 1 135 | 9 395 | 4 482 | 813 | 8 937 | 8 519 | 781 | 2 103 | 347 | 3 877 | 50 200 |

| | | | | | | | | | |
|---|--------|------------|--------|------------|-------|-----------|-----|---------|-------------|
| Nouveau Brunswick | 195 | 194 890 | 1 601 | 1 647 308 | 44 | 49 159 | 0 | 1 840 | 1 891 357 |
| Université de Moncton | 9 | 12 950 | 469 | 520 133 | 0 | 0 | 0 | 478 | 533 083 |
| Université Mount Allison | 32 | 38 560 | 2 061 | 2 281 936 | 29 | 37 940 | 2 | 1 800 | 2 360 236 |
| Université du Nouveau-Brunswick | 5 | 6 200 | 448 | 446 177 | 0 | 0 | 0 | 2 124 | 452 377 |
| Université St. Thomas | | | | | | | | 453 | |
| Nouvelle-Écosse | | | | | | | | | |
| Université Acadia | 16 | 16 640 | 1 290 | 1 552 218 | 24 | 29 585 | 0 | 1 330 | 1 598 443 |
| College of Cape Breton | 188 | 225 340 | 2 712 | 312 200 | 0 | 0 | 0 | 460 | 537 540 |
| Université Dalhousie | 106 | 127 949 | 2 243 | 2 756 335 | 217 | 289 612 | 57 | 2 623 | 3 260 376 |
| Université King's College | 0 | 0 | 150 | 166 760 | 0 | 0 | 0 | 130 | 166 760 |
| Université Mount Saint Vincent | 116 | 137 300 | 559 | 638 705 | 3 | 3 200 | 0 | 678 | 779 205 |
| Nova Scotia College of Art and Design | 16 | 18 610 | 235 | 298 189 | 3 | 2 160 | 0 | 254 | 318 959 |
| Nova Scotia Technical College | 43 | 50 455 | 329 | 366 855 | 3 | 3 370 | 0 | 375 | 420 680 |
| Université Sainte Anne | 22 | 26 130 | 96 | 101 620 | 0 | 0 | 0 | 118 | 127 750 |
| Université St. Francis Xavier | 45 | 50 570 | 1 327 | 1 565 961 | 4 | 4 210 | 0 | 1 376 | 1 620 741 |
| Université St. Mary's | 13 | 18 090 | 750 | 864 604 | 32 | 37 050 | 0 | 795 | 919 744 |
| Île-du-Prince-Édouard | | | | | | | | | |
| Université de l'Île-du-Prince-Édouard | 9 | 11 080 | 524 | 576 875 | 0 | 0 | 0 | 533 | 587 955 |
| Terre-Neuve | | | | | | | | | |
| Université Memorial | 32 | 33 700 | 6 296 | 3 564 037 | 51 | 34 082 | 3 | 3 310 | 6 382 |
| Autres universités canadiennes *** | 102 | 124 120 | 458 | 479 862 | 67 | 92 029 | 12 | 15 500 | 639 |
| Total — Universités canadiennes | 7 717 | 9 546 171 | 85 791 | 84 578 473 | 3 894 | 5 290 411 | 436 | 608 645 | 97 838 |
| Universités étrangères (par pays) | | | | | | | | | |
| États-Unis | 257 | 384 990 | 1 360 | 2 057 750 | 463 | 703 715 | 103 | 151 040 | 2 183 |
| Royaume-Uni | 33 | 53 660 | 93 | 138 538 | 95 | 148 180 | 60 | 88 530 | 281 |
| Europe | 130 | 196 140 | 70 | 94 490 | 24 | 34 780 | 13 | 17 635 | 237 |
| Autres pays | 52 | 76 085 | 43 | 59 600 | 10 | 14 030 | 3 | 3 250 | 108 |
| Total — Universités étrangères | 472 | 710 875 | 1 566 | 2 350 378 | 592 | 900 705 | 179 | 260 455 | 2 809 |
| Grand total — Toutes les universités | 8 189 | 10 257 046 | 87 357 | 86 928 851 | 4 486 | 6 191 116 | 615 | 869 100 | 100 647 |
| Autres établissements d'enseignement postsecondaires (par type) au Canada et dans les autres pays | | | | | | | | | |
| Collèges universitaires | 5 376 | 6 019 445 | 443 | 583 399 | 0 | 0 | 0 | 5 819 | 6 602 844 |
| Écoles de soins infirmiers | 1 111 | 1 327 569 | 54 | 67 842 | 0 | 0 | 0 | 1 165 | 1 392 411 |
| Établissements privés | 4 079 | 5 367 150 | 804 | 1 111 641 | 121 | 168 190 | 9 | 13 670 | 5 013 |
| Écoles normales | 455 | 527 854 | 156 | 196 201 | 0 | 0 | 0 | 611 | 724 055 |
| Établissements de formation technique et professionnelle | 30 990 | 27 186 523 | 800 | 1 033 068 | 40 | 52 080 | 4 | 3 140 | 31 834 |
| Total — établissements autres que les universités | 42 011 | 40 428 541 | 2 257 | 2 992 151 | 161 | 220 270 | 13 | 16 810 | 44 442 |
| Total global — Tous les établissements | 50 200 | 50 685 587 | 89 614 | 89 921 002 | 4 647 | 6 411 386 | 628 | 885 910 | 145 089 |
| | | | | | | | | | 147 903 885 |

* Comprend les diplômes, les certificats et les autres titres de niveau équivalent.

** Comprend les deuxièmes diplômes de premier cycle et les premiers diplômes dans un domaine professionnel.

*** Comprend les universités ayant délivré moins de 100 certificats.

TABLEAU 1
Données relatives aux certificats par établissement d'enseignement fréquenté,
pour l'année se terminant le 30 juin 1979

| Établissement d'enseignement | Programmes ne menant pas à l'obtention d'un grade* | Programmes de 1 ^{er} cycle** | Programmes de deuxième et troisième cycles | | | | Total | | | |
|---|--|---------------------------------------|--|------------|----------|------------|-------|---------|-------|-----------|
| | | | Maîtrise | | Doctorat | | | | | |
| | | | Nombre | Montant \$ | Nombre | Montant \$ | | | | |
| Universités canadiennes (par établissement) | | | | | | | | | | |
| Colombie-Britannique | | | | | | | | | | |
| Université de la Colombie-Britannique | 381 | 498 355 | 5 056 | 5 963 842 | 291 | 413 210 | 23 | 38 420 | 5 751 | 6 913 827 |
| Université Simon Fraser | 436 | 449 405 | 2 026 | 2 114 555 | 45 | 53 245 | 0 | 0 | 2 507 | 2 617 205 |
| Université de Victoria | 50 | 71 665 | 1 689 | 2 048 125 | 39 | 53 095 | 0 | 0 | 1 778 | 2 172 885 |
| Alberta | | | | | | | | | | |
| Université de l'Alberta | 183 | 285 245 | 4 352 | 5 667 412 | 133 | 168 115 | 24 | 31 205 | 4 692 | 6 151 977 |
| Université de Calgary | 51 | 70 195 | 2 412 | 2 977 468 | 78 | 102 100 | 8 | 12 040 | 2 549 | 3 161 803 |
| Université de Lethbridge | 15 | 14 240 | 398 | 512 040 | 0 | 0 | 0 | 0 | 413 | 526 280 |
| Saskatchewan | | | | | | | | | | |
| Université de Regina | 22 | 24 430 | 703 | 757 942 | 8 | 10 060 | 0 | 0 | 733 | 792 432 |
| Université de la Saskatchewan | 37 | 54 720 | 3 000 | 3 846 934 | 53 | 69 690 | 14 | 13 920 | 3 104 | 3 985 264 |
| Manitoba | | | | | | | | | | |
| Université de Brandon | 1 | 1 800 | 347 | 460 072 | 0 | 0 | 0 | 0 | 348 | 461 872 |
| Université du Manitoba | 68 | 96 180 | 2 398 | 3 054 522 | 190 | 270 095 | 12 | 13 720 | 2 668 | 3 434 517 |
| Université de Winnipeg | 6 | 4 180 | 598 | 780 335 | 0 | 0 | 0 | 0 | 604 | 784 515 |
| Ontario | | | | | | | | | | |
| Cours d'admission au barreau | 460 | 657 750 | 22 | 33 780 | 2 | 900 | 0 | 0 | 484 | 692 430 |
| Université Brock | 6 | 6 820 | 856 | 778 145 | 9 | 13 500 | 0 | 0 | 871 | 798 465 |
| Université Carleton | 18 | 25 160 | 2 056 | 1 843 183 | 211 | 271 295 | 13 | 18 320 | 2 298 | 2 157 958 |
| Université de Guelph | 404 | 517 940 | 3 856 | 3 251 912 | 75 | 86 715 | 6 | 8 000 | 4 341 | 3 864 567 |
| Université Labeledne | 139 | 136 020 | 810 | 825 605 | 27 | 39 330 | 0 | 0 | 976 | 1 000 955 |
| Université Laurentienne | 41 | 52 140 | 1 294 | 1 083 617 | 3 | 3 950 | 0 | 0 | 1 338 | 1 139 707 |
| Université McMaster | 344 | 472 900 | 2 779 | 2 122 470 | 166 | 196 380 | 10 | 17 530 | 3 299 | 2 809 280 |
| Université d'Ottawa | 207 | 295 350 | 2 375 | 2 254 246 | 154 | 225 115 | 15 | 20 550 | 2 751 | 2 795 261 |
| Université Queen's (Kingston) | 231 | 340 995 | 2 585 | 2 436 013 | 193 | 279 910 | 13 | 18 470 | 3 072 | 3 075 388 |
| Institut polytechnique Ryerson | 1 313 | 1 065 272 | 1 641 | 1 483 937 | 18 | 21 675 | 0 | 0 | 2 972 | 2 570 884 |
| Université de Toronto | 1 397 | 2 032 725 | 6 988 | 6 437 205 | 562 | 848 304 | 129 | 188 050 | 9 076 | 9 506 284 |
| Université Trent | 2 | 3 590 | 942 | 787 340 | 2 | 1 480 | 0 | 0 | 946 | 792 410 |
| Université de Waterloo | 140 | 146 975 | 5 331 | 3 523 960 | 88 | 103 160 | 17 | 20 100 | 5 576 | 3 794 195 |
| Université Western | 591 | 863 510 | 5 001 | 4 411 974 | 469 | 646 010 | 22 | 26 660 | 6 083 | 5 998 144 |
| Université Wilfrid Laurier | 62 | 66 040 | 1 369 | 1 042 955 | 101 | 154 615 | 0 | 0 | 1 532 | 1 263 610 |
| Université de Windsor | 23 | 21 720 | 2 023 | 2 116 990 | 113 | 155 660 | 4 | 5 580 | 2 163 | 2 299 950 |
| Université York | 23 | 25 180 | 3 207 | 3 153 375 | 263 | 346 225 | 32 | 43 650 | 3 555 | 3 568 430 |
| Québec | | | | | | | | | | |
| Université Concordia | 16 | 13 920 | 180 | 211 042 | 20 | 31 900 | 0 | 0 | 216 | 256 862 |
| Université Laval | 27 | 27 610 | 109 | 124 533 | 13 | 17 070 | 2 | 2 700 | 151 | 171 913 |
| Université McGill | 74 | 111 555 | 280 | 333 149 | 91 | 125 210 | 18 | 22 660 | 463 | 592 574 |

TABLEAU D
Résumé des opérations par année — de 1964-1965 à 1978-1979

| Données relatives aux prêts | | | Sommes en jeu | | | | | | | | Autres |
|-----------------------------|---|---|-----------------|-------------------------|----------------------------------|-----------------------|----------------------------|-----------------------------|-------------|------------------|--------|
| Année | Valeur des certificats délivrés (en million de dollars) | Nombre d'étudiants bénéficiaires de certificats | Intérêts versés | Réclamations pour perte | Réclamations pour cause de décès | Frais de recouvrement | Sommes recouvrées (crédit) | Paievements de remplacement | Total | Frais de service | |
| 1964-65 | \$ 26 7 | 42 113 | 154 345 | — | 500 | — | — | — | 154 845 | — | |
| 1965-66 | 36 0 | 51 272 | 1 551 733 | 6 751 | 20 690 | — | — | 74 262 | 1 653 436 | 93 318 | |
| 1966-67 | 41 1 | 63 243 | 2 438 354 | 109 256 | 55 607 | — | 2 588 | 757 448 | 3 358 077 | 151 102 | |
| 1967-68 | 57 9 | 90 371 | 4 936 456 | 210 437 | 93 485 | 983 | 9 675 | 1 229 577 | 6 461 263 | 223 525 | |
| 1968-69 | 65 9 | 107 312 | 5 993 076 | 395 709 | 122 134 | 14 585 | 64 695 | 2 402 553 | 8 863 362 | 307 528 | |
| 1969-70 | 80 0 | 121 611 | 10 621 705 | 1 495 650 | 163 973 | 21 306 | 109 618 | 2 909 954 | 15 102 970 | 367 686 | |
| 1970-71 | 92 1 | 135 899 | 16 565 480 | 4 983 074 | 208 996 | 116 183 | 557 692 | 5 342 277 | 26 658 318 | 426 121 | |
| 1971-72 | 91 8 | 128 585 | 11 558 412 | 7 597 242 | 199 046 | 192 467 | 1 030 066 | 9 069 966 | 27 587 067 | 479 495 | |
| 1972-73 | 106 6 | 122 396 | 20 039 215 | 8 849 095 | 238 937 | 305 384 | 1 724 576 | 7 977 986 | 35 686 041 | 499 834 | |
| 1973-74 | 115 8 | 125 987 | 16 272 785 | 12 342 508 | 321 641 | 391 445 | 2 379 871 | 11 104 750 | 38 053 258 | 533 173 | |
| 1974-75 | 129 7 | 140 644 | 19 011 499 | 13 982 509 | 431 506 | 688 591 | 4 198 708 | 10 704 927 | 40 620 324 | 606 166 | |
| 1975-76 | 157 4 | 153 419 | 21 877 080 | 15 991 766 | 429 283 | 1 260 549 | 5 700 890 | 11 826 396 | 45 684 184 | 749 742 | |
| 1976-77 | 178 3 | 154 981* | 19 419 330 | 19 861 326 | 343 444 | 2 389 540 | 9 218 177 | 13 027 488 | 45 822 951 | 952 322 | |
| 1977-78 | 140 9 | 119 242 | 31 166 431 | 19 357 614 | 417 900 | 2 763 814 | 11 106 330 | 12 102 573 | 54 702 002 | 960 373 | |
| 1978-79 | 159 3 | 132 013 | 39 003 234 | 25 139 759 | 282 740 | 2 718 448 | 11 692 772 | 15 875 306 | 71 326 715 | 798 547 | |
| Total | 1 479 50 | 1 689 008 | 220 609 135 | 130 322 696 | 3 329 882 | 10 863 295 | 47 795 658 | 104 405 463 | 421 734 813 | 7 148 932 | |

* Ce chiffre inclut 23 279 certificats qui, par erreur, ont été considérés comme ayant été délivrés au cours de l'année 1976-1977 au lieu de l'année 1977-1978.

TABLEAU C
Nombre de prêts consentis et sommes prêtées par les établissements de crédit pour l'année se terminant le 30 juin 1979

| Villes où sont situés les établissements de crédit* (centres régionaux de compensation) | Banques à charte | | | | | | | | | Total pour tous les établis- sements de crédit |
|---|----------------------|---------------------------|-------------------------|-------------------------|---|----------------------|------------------------|--|--------------------|--|
| | Banque de Montréal | Banque de Nouvelle-Écosse | Banque royale du Canada | Banque Toronto Dominion | Banque canadienne impériale de commerce | Autres banques | Total pour les banques | Coopératives de crédit ou caisses populaires | | |
| Vancouver (C.-B.) | Nombre Montant \$ | 4 990 5,890,660 | 2 068 2,275,710 | 3,298 3,706,612 | 930 1,040,395 | 3,314 3,885,120 | 568 647,865 | 15,168 17,446,362 | 888 1,043,540 | 16,056 18,489,902 |
| Calgary (Alb.) | Nombre Montant \$ | 2 137 2,695,791 | 1,120 1,402,315 | 4,307 5,630,890 | 1,828 2,393,105 | 4,051 5,275,217 | 136 175,235 | 13,579 17,572,553 | 1,083 839,331 | 14,662 18,411,884 |
| (Alberta) | Nombre Montant \$ | 528 675,145 | 407 509,120 | 1,563 2,055,737 | 430 538,925 | 955 1,194,975 | 0 | 3,883 4,973,902 | 1,597 1,977,505 | 5,480 6,951,407 |
| Regina (Sask.) | Nombre Montant \$ | 1 041 1,332,611 | 401 546,442 | 1,028 1,371,385 | 630 804,755 | 2,782 3,236,382 | 4 6,260 | 5,886 7,297,835 | 523 711,885 | 6,409 8,009,720 |
| (Saskatchewan) | Nombre Montant \$ | 13 584 12,947,922 | 6,213 5,676,414 | 15,026 13,585,049 | 13,281 12,639,387 | 21,265 18,605,976 | 151 138,180 | 69,520 63,592,928 | 423 356,700 | 69,943 63,949,628 |
| Toronto (Ont.) | Nombre Montant \$ | 1 145 967,100 | 2,467 2,251,270 | 798 789,182 | 504 519,250 | 1,838 1,827,222 | 231 204,110 | 6,983 6,558,134 | 0 | 6,983 |
| (Ontario, sauf la région d'Ottawa) | Nombre Montant \$ | 1 245 1,006,252 | 73 82,005 | 217 275,512 | 59 70,370 | 213 253,224 | 336 311,120 | 2,143 1,998,483 | 39 33,685 | 2,182 2,032,168 |
| Montréal (Qué.) | Nombre Montant \$ | 57 62,450 | 0 | 33 38,635 | 3 4,040 | 11 11,200 | 8 10,050 | 112 126,375 | 1 450 | 113 126,825 |
| (Région de Québec) | Nombre Montant \$ | 2 088 2,283,689 | 973 1,067,593 | 991 1,105,933 | 153 162,545 | 402 452,160 | 2,080 2,190,465 | 6,687 7,262,385 | 0 | 6,687 |
| Saint-Jean (N.-B.) | Nombre Montant \$ | 1 300 1,532,416 | 2 894 2,948,407 | 4,065 4,617,071 | 122 125,742 | 8,137 6,824,206 | 0 | 16,518 16,047,842 | 56 63,990 | 16,574 16,111,832 |
| (Nouveau-Brunswick) | Nombre Montant \$ | 28,115 29,394,036 | 16,616 16,759,276 | 31,326 33,176,006 | 17,940 18,298,514 | 42,968 41,565,682 | 3,514 3,683,285 | 140,479 142,876,799 | 4,610 5,027,086 | 145,089 147,903,885 |
| Halifax (N.-É.) | Nombre Montant \$ | | | | | | | | | |
| (île-du-Prince-Édouard, les autres régions de Terre-Neuve et la Nouvelle-Ecosse) | Nombre Montant \$ | | | | | | | | | |
| Total | Nombre Montant \$ | | | | | | | | | |

* Les villes où sont situés les établissements de crédit désignent les centres régionaux par lesquels ces établissements ont indiqué les opérations de compensation.

TABLEAU B
Valeur des prêts à recouvrer par les établissements de crédit
au 30 juin 1979

| Établissement de crédit | Prêts à recouvrer | | Total |
|--|---|--|----------------|
| | Catégorie A (le gouvernement paye l'intérêt) | Catégorie B (l'emprunteur paye l'intérêt) | |
| Banques à charte | \$ 340,927,004 | \$ 324,967,297 | \$ 665,894,301 |
| Coopératives de crédit ou caisses populaires..... | 6,512,183 | 5,413,311 | 11,925,494 |
| Total..... | 347,439,187 | 330,380,608 | 677,819,795 |

TABLEAU A
**Quote-part des provinces, sommes supplémentaires, certificats d'admissibilité délivrés,
 nombre d'étudiants bénéficiaires de certificats utilisés dans chacune des provinces
 participantes pour l'année se terminant le 30 juin 1979**

| Certificats délivrés | | | | Certificats utilisés | | | | | |
|---------------------------|-----------------------------|--------------------------------|---------------------------------|----------------------|--------------------------|-----------------------|--------------------------------|--------------------------|-----------------------|
| Province émettrice | Quote-part des provinces | Sommes supplé- mentaires | Total des sommes allouées | Valeur nominale | Nombre de certificats | Nombre d'étudiants | Sommes obtenues en prêts | Nombre de certificats | Nombre d'étudiants |
| | \$ | \$ | \$ | \$ | | | \$ | | |
| Colombie-Britannique | 25 404 598 | 2 934 888 | 28 339 486 | 20 441 539 | 17 415 | 15 447 | 19 627 914 | 16 549 | 14 870 |
| Alberta | 22 081 206 | 9 075 941 | 31 157 147 | 19 157 668 | 14 222 | 12 748 | 17 950 438 | 13 193 | 12 177 |
| Saskatchewan | 10 446 450 | 870 437 | 11 316 887 | 7 865 920 | 6 024 | 5 516 | 7 586 600 | 5 736 | 5 322 |
| Manitoba | 10 784 388 | 3 470 645 | 14 255 033 | 7 786 765 | 5 852 | 4 966 | 6 907 385 | 5 057 | 4 613 |
| Ontario | 87 724 019 | 44 375 588 | 132 099 607 | 77 145 176 | 83 351 | 73 424 | 70 232 596 | 79 267 | 66 313 |
| Nouveau-Brunswick | 7 683 946 | 3 209 315 | 10 893 261 | 8 833 955 | 8 108 | 6 489 | 8 211 685 | 7 520 | 6 121 |
| Nouvelle-Écosse | 9 113 528 | 8 374 571 | 17 488 099 | 11 132 915 | 9 391 | 7 861 | 10 714 955 | 8 988 | 7 577 |
| Île-du-Prince-Édouard | 1 309 572 | 870 724 | 2 180 296 | 1 708 500 | 1 412 | 1 237 | 1 659 660 | 1 365 | 1 207 |
| Terre-Neuve | 6 293 278 | 2 138 383 | 8 431 661 | 4 979 479 | 7 563 | 4 186 | 4 798 139 | 7 271 | 4 106 |
| Yukon | 252 575 | — | 252 575 | 144 240 | 96 | 81 | 126 940 | 83 | 78 |
| Territoires du Nord-Ouest | 484 311 | — | 484 311 | 99 797 | 68 | 58 | 87 573 | 60 | 54 |
| Total | 181 577 871 | 75 320 492 | 256 898 363 | 159 295 954 | 153 502 | 132 013 | 147 903 885 | 145 089 | 122 438 |

* Les chiffres des rubriques "nombre de certificats" délivrés et "nombre d'étudiants" bénéficiaires de certificats différent de ceux des rubriques "nombre de certificats" utilisés et "nombre d'étudiants" ayant utilisé leurs certificats, car certains ont reçu plus d'un certificat et ne les ont pas utilisés entièrement.

| Liste des tableaux | |
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| A | Quote-part des provinces, sommes supplémentaires, certificats d'admissibilité délivrés, nombre d'étudiants bénéficiaires de certificats et certificats utilisés dans chacune des provinces participantes pour l'année se terminant le 30 juin 1979 |
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| D | Résumé des opérations par année — 1964-1965 à 1978-1979 |
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Renseignements statistiques sur les étudiants emprunteurs

| Tableau | |
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| 1. | Données relatives aux certificats par établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1979 |
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| 2a. | Répartition des certificats utilisés aux fins d'études ne menant pas à un grade, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1979 |
| 12 | |
| 2b. | Répartition des certificats utilisés aux fins d'études de premier cycle, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1979 |
| 13 | |
| 2c. | Répartition des certificats utilisés aux fins d'études de maîtrise, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1979 |
| 14 | |
| 2d. | Répartition des certificats utilisés aux fins d'études de doctorat, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1979 |
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| 3. | Répartition des certificats selon la province émettrice, le lieu d'établissement de la maison d'enseignement fréquentée et le niveau d'études, pour l'année se terminant le 30 juin 1979 |
| 16 | |
| 4. | Répartition des certificats selon l'âge, le niveau d'études, le sexe et la situation de famille, pour l'année se terminant le 30 juin 1979 |
| 19 | |

1 374,3 millions de dollars. Au 30 juin 1979, une somme de \$677 819 795 était engagée dans les institutions de prêt. De ce montant, \$347 439 187 constituait des prêts accordés à des étudiants toujours aux études qui n'étaient pas tenus de commencer à rembourser leur dette et \$330 380 608 représentaient des prêts en cours de remboursement.

En tout, quelque 963 000 étudiants ont été tenus de rembourser leur prêt depuis 1964 et au 30 juin 1979, 92,3 p. cent d'entre eux avaient acquitté entièrement ou partiellement leur dette. Le reste des étudiants, soit 7,7 p. cent, n'ont pas honoré leurs engagements et le gouvernement fédéral a dû verser aux prêteurs le principal et les intérêts qu'ils étaient en droit de réclamer et qui atteignaient environ 133 millions de dollars. À la fin de la période visée, quelque 47,8 millions de dollars avaient été recouverts, de sorte que le solde en souffrance est maintenant de 85,2 millions de dollars. Dans la plupart des cas, les étudiants concernés remboursent leur dette par mensualités, qu'ils versent à une agence de recouvrement. Plus de 80 p. cent d'entre eux ont soit remboursé leur prêt en entier, soit commencé à verser des mensualités, soit communiqué avec l'agence, même s'ils sont temporairement incapables, de rembourser leur prêt parce qu'ils sont sans emploi ou pour toute autre raison légitime. L'autre 20 p. cent inclue des cas qui sont périmes parce que l'étudiant est mort ou souffre d'invalidité permanente, parce qu'ils sont en poursuite judiciaire ou parce qu'ils n'ont pas encore recommencé à payer leurs dettes.

Renseignements statistiques

Les tableaux A et C résument les activités pour l'année à l'étude, alors que le tableau D fournit un compte rendu des activités pour chaque année depuis le début du Programme; les tableaux 1 à 4 donnent des renseignements sur les établissements d'enseignement fréquentés par les étudiants emprunteurs au cours de l'année de prêt, sur les diplômes que ceux-ci souhaitent obtenir ainsi que sur l'âge, le sexe et l'état civil des emprunteurs.

Un total de 97 838 certificats, soit 67,4 p. cent du nombre total de certificats, ont été délivrés à des étudiants qui fréquentaient des universités au Canada; 2 809 (1,9 p. cent) à des étudiants qui fréquentaient des universités à l'étranger, surtout aux États-Unis, 611 (0,4 p. cent) à des étudiants d'écoles normales non universitaires; 31 834 (21,9 p. cent) à des étudiants d'établissements de formation professionnelle et technique et 11 997 (8,3 p. cent) à des étudiants d'autres établissements d'enseignement postsecondaire (écoles de soins infirmiers, écoles privées, collèges universitaires).

Environ 96,4 p. cent des étudiants emprunteurs suivaient des cours menant au baccalauréat, ou l'équivalent, tandis que les autres préparaient des diplômes supérieurs. Près de 91,3 p. cent de ceux qui suivaient des cours menant au baccalauréat, ou l'équivalent, fréquentaient des établissements situés dans la province où ils avaient obtenu leur certificat d'admissibilité. Parmi ceux qui étudiaient en vue de l'obtention d'un diplôme au niveau de la maîtrise, 66,0 p. cent suivaient des cours dans leur province, ainsi que 50,3 p. cent de ceux qui voulaient obtenir un doctorat.

Le rôle des prêteurs

Les banques à charte et autres prêteurs désignés aux fins du Programme continuent à collaborer au financement et à l'administration du Programme canadien de prêts aux étudiants. Pendant l'année à l'étude, elles ont négocié quelque 145 089 prêts d'une valeur globale d'environ 147,9 millions de dollars. Les succursales des banques et les caisses populaires des régions rurales y ont aussi participé. Le tableau B indique la situation, relativement aux prêts en cours, à la fin de l'année de prêt 1978-1979.

Obligations du gouvernement fédéral

La Loi canadienne sur les prêts aux étudiants stipule que le gouvernement fédéral fera les paiements suivants au titre du Programme:

- l'intérêt aux prêteurs au taux prescrit par le Règlement (9,5 p. cent par an pour l'année étudiée) tandis que les emprunteurs sont exemptés de l'intérêt;
- le principal et les intérêts en souffrance que le prêteur ne peut réclamer à l'étudiant;
- le plein montant du principal ainsi que les intérêts dus au prêteur en cas de décès de l'emprunteur;
- des frais de perception à un prêteur ou autre organisme qui a recouvré pour le compte du gouvernement un prêt non remboursé;
- une compensation à toute province dont le gouvernement informe le Ministre qu'elle gèrera son propre programme d'aide et ne participera pas au Programme canadien de prêts aux étudiants. La compensation due à cette province est calculée en multipliant le coût du Programme au cours d'une année de prêt pour le gouvernement fédéral par le rapport de la population âgée de 18 à 24 ans de la province en cause à celle de la même classe d'âge dans les provinces participantes. La province de Québec a opté pour une compensation au cours de chaque année de prêt depuis l'établissement du Programme. Les montants de ces paiements de remplacement pour chaque année de prêt depuis la mise sur pied du Programme canadien de prêts aux étudiants figurent au tableau D.

Revue des opérations de l'année de prêt

Au cours de la quinzième année de prêt, les provinces participantes ont délivré 153 502 certificats d'admissibilité à 132 013 étudiants. Ces certificats autorisaient des prêts d'une valeur totale de \$159 295 954. Les étudiants ont utilisé 145 089 de ces certificats pour obtenir des banques et autres prêteurs des prêts représentant un total de \$147 903 885. Un petit nombre d'entre eux ne se sont pas servis de leurs certificats ou ont emprunté moins que la somme autorisée. Les provinces, dans certains cas, ont émis plus d'un certificat pour répondre aux besoins d'un même étudiant pendant l'année.

Depuis la mise en vigueur du Programme, en 1964, jusqu'au 30 juin 1979, les prêteurs ont négocié 1 808 500 certificats d'admissibilité représentant un total de

sur une période de dix ans à compter du jour où l'emprunteur a quitté la maison d'enseignement, suivant le montant de sa dette et ses possibilités de remboursement. Les emprunteurs ne sont pas tenus de présenter des garanties afin d'obtenir un prêt.

Rôle des gouvernements provinciaux

Une province participante peut, au cours d'une année de prêt, autoriser l'octroi de prêts dont l'ensemble ne dépasse pas sa quote-part du montant total affecté aux prêts dans la Loi. Ce montant est réparti entre les provinces selon la proportion de la classe d'âge de 18 à 24 ans d'une province par rapport à la même classe d'âge pour l'ensemble du Canada. Pour l'année étudiée, le montant affecté aux prêts était de \$251 068 306. Le total d'allocation aux provinces participantes, (le Québec ne participe pas à ce programme) se chiffrait pour sa part à \$181 577 871. La Loi prévoit aussi un montant supplémentaire pour les prêts égal à 30 p. cent du montant de base, et qui s'établit à \$75 320 492 pour l'année en cours. Ce montant supplémentaire n'est pas rattaché aux données démographiques provinciales et peut être affecté au gré du Ministre, sur demande d'une province, pour compléter sa quote-part du montant de base, en cas de besoin. Il a été incorporé dans la Loi pour tenir compte du fait que, en pratique, il existe des différences dans les niveaux relatifs des besoins de prêts d'une province à l'autre, en raison des particularités des structures de revenus, d'inscription des étudiants et des taux de participation. Le tableau A indique les allocations aux provinces participantes, ainsi que les conditions des certificats émis par celles-ci au cours de l'année de prêt 1978-1979.

Elaboration des critères administratifs

Le Programme canadien de prêts aux étudiants a grandement bénéficié de la collaboration apportée par les gouvernements des provinces participantes. Ces gouvernements sont chargés d'une bonne partie des tâches administratives importantes, y compris l'établissement de l'admissibilité des étudiants, de leurs besoins financiers, de leur statut de résident de la province aux fins de l'émission de certificats pour les étudiants acceptés ainsi que de la désignation des établissements scolaires. Durant la première année de prêt, les fonctionnaires fédéraux et provinciaux chargés de l'administration du Programme ont fixé une procédure de consultation en vue de mettre au point un ensemble de critères administratifs communs destinés à rendre raisonnablement uniformes les usages administratifs des provinces. Ces critères utilisés par toutes les provinces comme base de l'administration ont été révisés d'année en année en tenant compte de l'expérience acquise.

La province de Québec possède son propre programme d'aide aux étudiants et ne participe pas au Programme canadien de prêts aux étudiants. Cependant, des représentants de toutes les provinces, y compris le Québec, ont pris part aux consultations mentionnées plus haut assurant ainsi le maximum de coordination pour la mise au point et l'application des modalités d'emprunt mises à la disposition des étudiants dans tout le Canada.

Quinzième rapport annuel Année de prêt, 1er juillet 1978 au 30 juin 1979

La Loi canadienne sur les prêts aux étudiants est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin, une aide financière leur permettant de suivre à plein temps des études post-secondaires. Le présent rapport a trait à la quinzième année d'activité.

En vertu du Programme canadien de prêts aux étudiants, le gouvernement fédéral garantit les prêts consentis par les banques à charte et les autres prêteurs désignés à cette fin, aux étudiants qui possèdent un certificat d'admissibilité (document autorisant un prêt) délivré par l'une des provinces participantes. Les intérêts sur ces prêts sont payés par le gouvernement tant que l'étudiant poursuit ses études à plein temps et pendant les six mois suivant la fin de ses études.

Admissibilité des étudiants

Les étudiants peuvent recevoir un certificat d'admissibilité

- s'ils sont citoyens canadiens ou s'ils sont résidents permanents selon le sens de la Loi sur l'immigration et qu'ils ont résidé au Canada pendant au moins une année;
- s'ils établissent leur résidence dans une province qui délivre des certificats d'admissibilité;
- s'ils sont admissibles à l'inscription ou sont inscrits dans un établissement d'enseignement désigné, à titre d'étudiants à plein temps, pour y suivre un cours de niveau postsecondaire au cours d'une année scolaire d'au moins 26 semaines, ou d'un semestre d'au moins 13 semaines dans le cadre d'études faisant partie d'un programme d'une plus longue durée;
- s'ils ont établi la satisfaction de l'autorité provinciale habilitée à délivrer des certificats d'admissibilité, qu'ils ont besoin d'un prêt afin de pouvoir poursuivre leurs études.

Il n'y a pas de limite d'âge pour emprunter aux termes du Programme.

Conditions du prêt

Le montant maximal des prêts qui pouvaient être consentis par une province à un étudiant au cours de l'année de prêt était de \$1 800 par année scolaire ou \$900 par semestre et de \$9 800 pour le nombre total d'années passées aux études. Les prêts sont exempts d'intérêt tant que l'emprunteur est étudiant à plein temps, et pendant les six mois suivant la fin de ses études, aucun remboursement de principal n'étant nécessaire au cours de cette période. À l'expiration de ce délai, les prêts sont remboursables par mensualités égales, y compris l'intérêt, au taux convenu entre la banque et l'emprunteur, mais ne dépassant pas le taux maximal en vigueur, calculé conformément au Règlement. Le taux maximal pour les consolidations faites au cours de l'année étudiée était de 9,875 p. cent. Les remboursements peuvent s'échelonner

Programme canadien de prêts aux étudiants

3 avril 1980

L'honorable Francis Fox, C.P., député
Secrétariat d'Etat
Chambre des communes
Ottawa

Monsieur le Ministre

J'ai l'honneur de vous présenter le rapport annuel du Programme canadien de prêts aux étudiants pour l'année de prêt terminée le 30 juin 1979.

Veuillez agréer, monsieur le Ministre, l'assurance de ma très haute considération.

Le Sous-secrétaire d'Etat

Pierre Juneau

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CANADIEN
DE PRÊTS
AUX ÉTUDIANTS
RAPPORT ANNUEL
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Secrétariat
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Canada Student LOANS Program

ANNUAL REPORT
1979-1980

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**ANNUAL REPORT
1979-80**



Secretary
of State

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Canada Student Loans Program

February 25, 1981

The Honourable Francis Fox, P.C., M.P.
Secretary of State
House of Commons
Ottawa, Ontario

Dear Mr. Fox:

I have the honour to submit to you the Annual Report of the Canada Student Loans Program for the loan year ended June 30, 1980.

Yours very truly,

Huguette Labelle
Under Secretary of State

Sixteenth Annual Report for the Loan Year July 1, 1979 to June 30, 1980

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. This report covers the sixteenth year of operations.

Under the Canada Student Loans Program, the federal government guarantees loans made by chartered banks and other designated lenders to students on the basis of Certificates of Eligibility (loan authorization documents) issued by provinces participating in the program. The government pays the interest on these loans while the students continue full-time studies and for six months afterwards.

Eligibility of Students

Students may receive Certificates of Eligibility if they

- are Canadian citizens or permanent residents, within the meaning of the Immigration Act, resident in Canada for a period of not less than one year
- establish residence in a province which issues Certificates of Eligibility
- are qualified for enrolment or are enrolled at a specified educational institution as a full-time student in a course of studies at a post-secondary school level for an academic year of not less than 26 weeks, or a semester of not less than 13 weeks within a course of studies that is at least 26 weeks in length.
- have established to the satisfaction of the appropriate provincial authority that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the program.

Loan Terms

The maximum loan a province could authorize to a student during the loan year under review was \$1,800 per academic year or \$900 per semester for a total of \$9,800 during the educational career of the student. The loans are interest free to borrowers while they are full-time students, and for six months thereafter, and no repayment of principal need be made during that time. After the expiry of this period the loans are repayable by the borrowers in equal instalments including interest as agreed by the bank and the borrowers but not exceeding the maximum rate calculated in accordance with the Canada Student Loans Regulations. The maximum rate of interest payable by students consolidating loans in the year under review was 10.75% per annum. The repayment period may, depending on the loan amount and the probable ability to repay, extend up to 10 years from the time a borrower leaves the educational institution. Borrowers are not required to provide security in order to obtain a loan.

The Role of Provincial Governments

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Canada Student Loans Act. This loan provision is allocated among all provinces in the same relationship which the 18-24 age group in a province bears to the same age group in Canada as a whole. For the year under review, the basic loan provision was \$248,819,562. The total loan provision to participating provinces (the Province of Québec does not participate) was \$179,646,796. A supplementary loan provision of \$74,645,869, equal to 30% of the basic loan provision in the year under review, is provided for in the act. This supplementary loan provision is not tied to provincial population data and may be allocated on a discretionary basis by the minister, upon application by a province, to supplement that province's basic allocation where there is a need for additional funds. This supplementary allocation was included in the legislation since, in practice, there are differences in the relative levels of loan demand from province to province due to differences in income patterns, student enrolment and participation rates. Table A shows the allocation to and particulars of Certificates of Eligibility issued by participating provinces in the loan year 1979-80.

Development of Administrative Criteria

The Canada Student Loans Program has benefited greatly from the cooperation afforded by the governments of the participating provinces. Provincial governments are responsible for much of the important administrative work involved, including the determination of the eligibility of individual students, the assessment of students' needs, determination of provincial residency status of students and the designation of educational institutions. During the first loan year, federal and provincial officials responsible for the administration of the program established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree of uniformity in the administrative practices followed by participating provinces. These criteria have been used by participating provinces as the minimum standards for administration and have been reviewed from year to year in the light of experience gained.

Although the Province of Québec has its own student assistance program and does not participate in the Canada Student Loans Program, representatives of Québec participated in the consultative procedures mentioned above, thereby assuring maximum coordination in the development and application of student loan facilities throughout Canada.

The Role of Lenders

The chartered banks and other lenders designated for the purposes of the program continue to cooperate in their roles as lenders under the provisions of the Canada Student Loans Program. During the year under review they negotiated 141,827 loans amounting to approximately \$142.7 million. Bank branches and credit unions in both urban and rural areas participated. Table B shows the position with respect to loans outstanding with lenders at the end of the 1979-80 loan year and Table C shows the number and value of loans made in the year under review by lenders.

Obligations of the Federal Government

The Canada Student Loans Act provides for the following payments to be made by the federal government:

- interest to lenders at the rate prescribed by regulation (10.875% per annum for loans advanced in the year under review) while the loans are interest free to borrowers
- the outstanding principal and interest which a lender cannot collect from a student
- the outstanding principal and interest owing to the lender in the event of the death of the borrower
- a collection fee to a lender or other agency which has collected a defaulted Canada Student Loan on behalf of the government
- an alternative payment to any provincial government which advises the minister that it will operate its own program of assistance and not participate in the Canada Student Loans Program. The alternative payment is calculated by applying the proportion that the 18-24 age group of the province concerned bears to the same population age group in participating provinces against the cost of the program in that loan year to the federal government. The Province of Québec has opted for an alternative payment in each loan year since the inception of the program. The amounts of these payments for each loan year since inception are included in Table D.

Review of Operations during the Loan Year

During the sixteenth loan year, 123,895 students received 151,444 Certificates of Eligibility issued by participating provinces. The total value of loans authorized by these certificates was \$152,497,285. Students negotiated 141,827 certificates and obtained loans from banks and other lenders of \$142,689,334. A small portion of the students did not use their certificates, or drew less than the authorized amount. The provinces, in some instances, issued more than one certificate to cover a student's needs during the year.

Between the commencement of the program in 1964 and June 30, 1980 lenders negotiated 1,950,327 Certificates of Eligibility for a total value of \$1,517 million. As at June 30, 1980, \$689,234,361 was outstanding at lending institutions of which \$337,034,572 was owed by students who were still enrolled and, therefore, not required to commence repayment and \$352,199,789 was owed in respect of loans under repayment.

Since inception of the program to June 30, 1980, some 927,000 student loans have become liable for repayment and 85,286 have been paid out under the guarantee provisions of the act. Thus 90.8% of the loans due (\$1.34 billion) are in course of repayment or have been repaid in full through lenders and 9.2% have become debts due the Crown (\$159.8 million). As of June 30, 1980, \$61 million of the latter amount has been recovered leaving a net of \$98.8 million due for repayment or a loss ratio of 7.4%. Since most of the debtors are repaying their debts to the Crown by monthly instalments through a commercial collection agency it is anticipated that, based on past experience, virtually all the monies due the Crown will be repaid over time and only a small proportion (to date, less than 1% of loans due) will be deleted because of the death or the permanent disability of the debtor or because the efforts of either the collection agencies, the Department of Justice or both have been unsuccessful in locating a debtor before the debt becomes subject to the Statute of Limitations on debts and is, thereby, uncollectable.

Statistical Information for 1979-80

Tables A and B summarize operational data for the year under review and Tables C and D summarize operational data for each year since inception. Tables 1 to 4 contain information on educational institutions attended by student borrowers during the loan year, degrees sought by these students and information as to age, sex and marital status.

For the year under review students attending universities in Canada were issued 64.9% of all Certificates of Eligibility negotiated and 1.9% were issued to students attending universities outside Canada, mainly in the United States. Of the balance nearly 0.3% were issued to students at non-university teacher training institutions, 23.2% to students at technical and vocational training institutions and 9.7% to students in other post-secondary educational institutions (e.g., nursing schools, junior colleges and private institutions).

Approximately 95.7% of the student borrowers in the year under review were in undergraduate or equivalent courses, with the remaining 4.3% seeking graduate degrees. Approximately 89.7% of those pursuing an undergraduate degree, or its equivalent, attended an institution located in the province which had issued their Certificates of Eligibility. Of those pursuing a degree at the master's level 67% studied in their home province as did 42.7% of students at the doctorate level (calculation of the above statistical information excludes some 2,300 invalid codes).

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TABLE A
**Provincial allocations, supplementary allocations,
Certificates of Eligibility issued, number of students issued certificates
and certificates negotiated in each participating province for the year ended June 30, 1980**

| Issuing province | Provincial allocation | Supplementary allocation | Total allocation | Face value | Certificates issued | | | Certificates negotiated | | |
|-----------------------|--------------------------|-----------------------------|---------------------|---------------|---------------------------|-----------------------|----------------------|---------------------------|-----------------------|--|
| | | | | | Number of certificates | Number of students | Amount negotiated | Number of certificates | Number of students | |
| British Columbia | 25,451,865 | 2,624,334 | 28,076,199 | 21,110,810 | 16,837 | 15,074 | 19,768,564 | 16,033 | 14,544 | |
| Alberta | 22,012,629 | 8,432,306 | 30,444,935 | 20,286,679 | 14,446 | 12,894 | 17,652,254 | 12,951 | 12,139 | |
| Saskatchewan | 10,097,048 | 1,692,723 | 11,789,771 | 6,996,720 | 9,837 | 4,881 | 6,469,161 | 9,070 | 4,637 | |
| Manitoba | 10,637,283 | 3,127,579 | 13,764,862 | 6,960,350 | 4,963 | 4,520 | 6,522,225 | 4,542 | 4,181 | |
| Ontario | 86,254,812 | 45,351,391 | 131,606,203 | 69,536,902 | 79,162 | 66,395 | 65,938,365 | 74,037 | 63,412 | |
| New Brunswick | 7,669,798 | 3,454,743 | 11,124,541 | 8,903,325 | 7,685 | 6,339 | 8,462,092 | 7,304 | 6,067 | |
| Nova Scotia | 8,993,752 | 7,808,636 | 16,802,388 | 11,672,060 | 9,391 | 7,999 | 11,142,015 | 9,004 | 7,720 | |
| Prince Edward Island | 1,331,563 | 793,307 | 2,124,870 | 1,672,505 | 1,517 | 1,175 | 1,624,505 | 1,467 | 1,143 | |
| Newfoundland | 6,482,807 | 1,360,850 | 7,843,657 | 5,089,696 | 7,439 | 4,464 | 4,880,151 | 7,271 | 4,390 | |
| Yukon | 235,876 | — | 235,876 | 179,430 | 110 | 102 | 146,130 | 94 | 91 | |
| Northwest Territories | 479,363 | — | 479,363 | 88,808 | 57 | 52 | 83,872 | 54 | 50 | |
| Total | 179,646,796 | 74,645,869 | 254,292,665 | 152,497,285 | 151,444 | 123,895 | 142,689,334 | 141,827 | 118,374 | |

* 'Number of certificates' issued and 'number of students' issued certificates vary from 'number of certificates' negotiated and 'number of students' negotiating certificates because some students were issued more than one certificate and/or did not negotiate the full value of their certificates.

TABLE B
Value of loans outstanding at lending institutions
as at June 30, 1980

| Lending institution | Loans outstanding in | | | Total |
|---------------------|---|--|--|----------------|
| | Class A (government paying interest) | | Class B (borrowers paying interest) | |
| Chartered banks | \$ 328,736,007 | | \$ 352,043,699 | \$ 680,779,706 |
| Credit unions | 8,298,565 | | 156,090 | 8,454,655 |
| Total | 337,034,572 | | 352,199,789 | 689,234,361 |

TABLE C
Summary of distribution of loans by lender by year
1964-65 to 1979-80

| Loan year | Chartered banks | | | | | | | | Total all lenders | |
|-----------|--------------------------------|------------------------------|------------------------------|------------------------------|--|------------------------------|---------------------------|--------------------------------|---------------------------|-------------------------------|
| | Bank of Montreal | Bank of Nova Scotia | Royal Bank of Canada | Toronto Dominion | Canadian Imperial Bank of Commerce | Other banks | Total all banks | Credit Union etc. | | |
| 1964-65 | Number Amount \$ % of \$ | 12,581 7,183,243 27.2 | 5,973 3,435,094 13.1 | 10,248 6,237,059 23.6 | 4,978 2,858,549 10.8 | 10,808 6,178,488 23.4 | 516 298,509 1.1 | 45,104 26,190,942 99.2 | 322 198,746 0.8 | 45,426 26,389,688 100 |
| 1965-66 | Number Amount \$ % of \$ | 15,438 9,531,046 28.1 | 7,284 4,607,240 13.6 | 12,022 7,965,648 23.5 | 5,043 3,165,331 9.3 | 12,381 7,640,402 22.5 | 841 544,885 1.6 | 53,009 33,454,552 98.6 | 693 470,042 1.4 | 53,702 33,924,594 100 |
| 1966-67 | Number Amount \$ % of \$ | 19,821 11,906,870 29.8 | 9,319 5,407,377 13.5 | 14,753 9,051,181 22.7 | 6,371 3,504,736 8.8 | 15,261 8,784,853 22.0 | 996 659,391 1.7 | 66,521 39,314,408 98.5 | 880 601,790 1.5 | 67,401 39,916,198 100 |
| 1967-68 | Number Amount \$ % of \$ | 26,862 16,298,855 28.8 | 12,204 7,335,718 13.0 | 20,532 12,588,215 22.3 | 9,866 5,463,954 9.7 | 22,830 13,163,506 23.3 | 1,224 779,923 1.4 | 93,518 55,630,171 98.4 | 1,240 879,953 1.6 | 94,758 56,510,124 100 |
| 1968-69 | Number Amount \$ % of \$ | 28,415 16,788,843 26.8 | 13,838 7,846,007 12.5 | 23,360 13,678,587 21.9 | 11,962 6,378,170 10.2 | 28,611 15,822,248 25.3 | 1,564 1,035,428 1.7 | 107,750 61,549,283 98.4 | 1,543 1,026,894 1.6 | 109,293 62,576,177 100 |
| 1969-70 | Number Amount \$ % of \$ | 30,132 18,605,695 23.9 | 14,897 8,895,806 11.4 | 26,403 16,440,581 21.2 | 13,984 7,688,046 9.9 | 34,582 19,873,443 25.6 | 6,156 4,803,655 6.2 | 126,154 76,307,226 98.2 | 1,916 1,402,192 1.8 | 128,070 77,709,418 100 |
| 1970-71 | Number Amount \$ % of \$ | 31,337 19,653,902 23.6 | 16,016 9,613,254 11.5 | 28,338 17,784,793 21.4 | 15,728 8,731,799 10.5 | 42,068 24,535,336 29.5 | 2,085 1,548,423 1.9 | 135,572 81,867,507 98.4 | 1,915 1,368,100 1.6 | 137,487 83,235,607 100 |
| 1971-72 | Number Amount \$ % of \$ | 29,427 19,290,027 22.6 | 15,078 9,612,529 11.3 | 27,899 18,472,326 21.6 | 15,054 8,866,075 10.4 | 42,037 26,238,739 30.7 | 2,146 1,679,456 2.0 | 131,641 84,159,152 98.5 | 1,860 1,254,180 1.5 | 133,501 85,413,332 100 |
| 1972-73 | Number Amount \$ % of \$ | 28,479 22,227,703 22.3 | 14,546 11,274,329 11.3 | 27,831 22,077,896 22.2 | 15,288 11,350,496 11.4 | 41,327 29,226,858 29.3 | 2,347 1,995,898 2.0 | 129,818 98,153,180 98.5 | 2,194 1,462,968 1.5 | 132,012 99,616,148 100 |
| 1973-74 | Number Amount \$ % of \$ | 29,828 23,417,401 22.0 | 14,901 11,773,668 11.0 | 28,818 23,489,142 22.0 | 15,951 12,125,908 11.4 | 42,450 31,982,555 30.0 | 2,715 2,105,416 2.0 | 134,663 104,894,090 98.4 | 2,487 1,744,309 1.6 | 137,150 106,638,399 100 |

| | | | | | | | | | | |
|---------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|-----------------------------|------------------------------------|-----------------------------|-----------------------------------|
| 1974-75 | Number Amount \$ % of \$ | 32,734 25,459,582 21.5 | 16,590 13,204,461 11.2 | 31,591 25,980,805 22.0 | 17,439 13,461,895 11.4 | 46,704 35,274,482 29.9 | 3,406 2,718,472 2.3 | 148,464 116,099,697 98.3 | 2,885 2,058,990 1.7 | 151,349 118,158,687 100 |
| 1975-76 | Number Amount \$ % of \$ | 37,822 31,367,689 21.5 | 19,833 16,373,146 11.3 | 37,665 32,389,903 22.2 | 21,587 16,753,347 11.5 | 55,297 42,297,363 29.1 | 4,132 3,774,069 2.6 | 176,336 142,955,517 98.2 | 3,399 2,654,370 1.8 | 179,735 145,609,887 100 |
| 1976-77 | Number Amount \$ % of \$ | 32,754 32,941,180 20.8 | 18,313 17,910,129 11.3 | 34,348 35,208,029 22.2 | 19,632 18,923,416 12.0 | 50,026 46,184,834 29.2 | 3,225 3,239,604 2.0 | 158,298 154,407,192 97.5 | 3,963 3,889,316 2.5 | 162,261 158,296,508 100 |
| 1977-78 | Number Amount \$ % of \$ | 25,028 25,971,353 19.6 | 15,298 15,238,968 11.5 | 29,070 30,775,647 23.2 | 14,814 14,949,617 11.3 | 40,020 38,080,044 28.7 | 3,287 3,467,910 2.6 | 127,517 128,483,539 96.9 | 3,749 4,120,924 3.1 | 131,266 132,604,463 100 |
| 1978-79 | Number Amount \$ % of \$ | 28,115 29,394,036 19.9 | 16,616 16,759,276 11.3 | 31,326 33,176,006 22.4 | 17,940 18,298,514 12.4 | 42,968 41,565,682 28.1 | 3,514 3,683,285 2.5 | 140,479 142,876,799 96.6 | 4,610 5,027,086 3.4 | 145,089 147,903,885 100 |
| 1979-80 | Number Amount \$ % of \$ | 28,853 30,237,514 21.2 | 16,276 16,498,989 11.6 | 30,389 31,682,554 22.2 | 16,926 16,912,833 11.8 | 40,179 38,452,335 26.9 | 3,448 3,819,501 2.7 | 136,071 137,603,726 96.4 | 5,756 5,085,608 3.6 | 141,827 142,689,334 100 |
| Total | Number Amount \$ % of \$ | 437,626 340,274,939 22.4 | 226,982 175,785,991 11.6 | 414,593 336,998,372 22.2 | 222,563 169,432,686 11.2 | 567,549 425,301,168 28.0 | 41,602 36,153,825 2.4 | 1,910,915 1,483,946,981 97.8 | 39,412 33,245,468 2.2 | 1,950,327 1,517,192,449 100 |

TABLE D
Summary of operations by year — 1964-65 to 1979-80

| Loan year | Costs | | | | | | | | | | | Other |
|--------------|--|--|-----------------------------------|----------------|-----------------|------------|------------------------|-------------------------|-------------|-----------------|----|-------|
| | Loan data | | Statutory payments and recoveries | | | | | | | | | |
| | Value of certificates issued (millions) | No. of students issued certificates | Interest payments | Loss claims | Death claims | Collection | Recoveries (credit) | Alternative payments | Total | Service fees | | |
| | \$ | | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | |
| 1964-65 | 26.7 | 42,113 | 154,345 | — | 500 | — | — | — | 154,845 | — | — | |
| 1965-66 | 36.0 | 51,272 | 1,551,733 | 6,751 | 20,690 | — | — | 74,262 | 1,653,436 | 93,318 | — | |
| 1966-67 | 41.1 | 63,243 | 2,438,354 | 109,256 | 55,607 | — | 2,588 | 757,448 | 3,358,077 | 151,102 | — | |
| 1967-68 | 57.9 | 90,371 | 4,936,456 | 210,437 | 93,485 | 983 | 9,675 | 1,229,577 | 6,461,263 | 223,525 | — | |
| 1968-69 | 65.9 | 107,312 | 5,993,076 | 395,709 | 122,134 | 14,585 | 64,695 | 2,402,553 | 8,863,362 | 307,528 | — | |
| 1969-70 | 80.0 | 121,611 | 10,621,705 | 1,495,650 | 163,973 | 21,306 | 109,618 | 2,909,954 | 15,102,970 | 367,686 | — | |
| 1970-71 | 92.1 | 135,899 | 16,565,480 | 4,983,074 | 208,996 | 116,183 | 557,692 | 5,342,277 | 26,658,318 | 426,121 | — | |
| 1971-72 | 91.8 | 128,585 | 11,558,412 | 7,597,242 | 199,046 | 192,467 | 1,030,066 | 9,069,966 | 27,587,067 | 479,495 | — | |
| 1972-73 | 106.6 | 122,396 | 20,039,215 | 8,849,095 | 238,937 | 305,384 | 1,724,576 | 7,977,986 | 35,686,041 | 499,834 | — | |
| 1973-74 | 115.8 | 125,987 | 16,272,785 | 12,342,508 | 321,641 | 391,445 | 2,379,871 | 11,104,750 | 38,053,258 | 533,173 | — | |
| 1974-75 | 129.7 | 140,644 | 19,011,499 | 13,982,509 | 431,506 | 688,591 | 4,198,708 | 10,704,927 | 40,620,324 | 606,166 | — | |
| 1975-76 | 157.4 | 153,419 | 21,877,080 | 15,991,766 | 429,283 | 1,260,549 | 5,700,890 | 11,826,396 | 45,684,184 | 749,742 | — | |
| 1976-77 | 178.3 | 154,981* | 19,419,330 | 19,861,326 | 343,444 | 2,389,540 | 9,218,177 | 13,027,488 | 45,822,951 | 952,322 | — | |
| 1977-78 | 140.9 | 119,242 | 31,166,431 | 19,357,614 | 417,900 | 2,763,814 | 11,106,330 | 12,102,573 | 54,702,002 | 960,373 | — | |
| 1978-79 | 159.3 | 132,013 | 39,003,234 | 25,139,759 | 282,740 | 2,718,448 | 11,692,772 | 15,875,306 | 71,326,715 | 798,547 | — | |
| 1979-80 | 152.5 | 123,895 | 32,922,029 | 25,943,518 | 213,010 | 2,773,540 | 13,192,936 | 21,670,352 | 70,329,513 | 1,302,788 | — | |
| Total | 1,632.0 | 1,812,983 | 253,531,164 | 156,266,214 | 3,542,892 | 13,636,835 | 60,988,594 | 126,075,815 | 492,064,326 | 8,451,720 | — | |

* Figure includes 23,279 certificates incorrectly reported as issued in the 1976-77 loan year which should have appeared as issued in the 1977-78 loan year.

TABLE 1
Distribution of certificates by educational institution attended
for the year ended June 30, 1980

| Institutions | Non-degree programs* | | | | | | Graduate degree programs | | | | | |
|---|--------------------------------|---------|----|---------|-----------|----|--------------------------|---------|----|--------|--------|----|
| | Undergraduate degree programs* | | | Masters | | | Doctorate | | | Total | | |
| | Number | Amount | \$ | Number | Amount | \$ | Number | Amount | \$ | Number | Amount | \$ |
| <i>Canadian universities (by institution)</i> | | | | | | | | | | | | |
| <i>British Columbia</i> | | | | | | | | | | | | |
| University of British Columbia | 316 | 445,385 | | 4,821 | 5,949,762 | | 260 | 367,160 | | 33 | 45,650 | |
| Simon Fraser University | 322 | 346,185 | | 1,802 | 1,971,610 | | 54 | 64,565 | | 3 | 3,220 | |
| University of Victoria | 65 | 86,975 | | 1,736 | 2,179,580 | | 44 | 61,840 | | 2 | 3,600 | |
| <i>Alberta</i> | | | | | | | | | | | | |
| University of Alberta | 208 | 305,745 | | 2,993 | 3,963,279 | | 101 | 135,905 | | 20 | 27,365 | |
| University of Calgary | 80 | 117,600 | | 1,787 | 2,214,120 | | 46 | 63,535 | | 4 | 5,480 | |
| University of Lethbridge | 43 | 56,530 | | 228 | 283,805 | | 0 | 0 | | 0 | 0 | |
| <i>Saskatchewan</i> | | | | | | | | | | | | |
| University of Regina | 21 | 19,195 | | 913 | 647,401 | | 14 | 10,980 | | 0 | 0 | |
| University of Saskatchewan | 65 | 81,000 | | 4,478 | 3,263,564 | | 69 | 54,120 | | 45 | 42,725 | |
| <i>Manitoba</i> | | | | | | | | | | | | |
| Brandon University | 3 | 3,360 | | 349 | 489,555 | | 0 | 0 | | 0 | 0 | |
| University of Manitoba | 80 | 124,480 | | 2,049 | 2,759,770 | | 182 | 238,810 | | 6 | 8,590 | |
| University of Winnipeg | 1 | 410 | | 525 | 732,308 | | 0 | 0 | | 0 | 0 | |

Table 1 cont.

| Institutions | Non-degree programs* | | | | Undergraduate degree programs* | | | | Masters | | | | Doctorate | | | | Total | | | |
|--|----------------------|-----------|--------|-----------|--------------------------------|---------|--------|---------|---------|-----------|--------|----|-----------|--|--------|----|--------|--|--------|----|
| | Number | | Amount | | Number | | Amount | | Number | | Amount | | Number | | Amount | | Number | | Amount | |
| | | \$ | | \$ | | | | \$ | | | | \$ | | | | \$ | | | | \$ |
| Canadian universities (by institution) | | | | | | | | | | | | | | | | | | | | |
| Ontario | | | | | | | | | | | | | | | | | | | | |
| Bar Admission Course | 402 | 641,998 | 4 | 7,010 | 1 | 1,800 | 0 | 0 | 407 | 650,808 | | | | | | | | | | |
| Brook University | 6 | 7,310 | 791 | 688,860 | 4 | 5,110 | 0 | 0 | 801 | 701,280 | | | | | | | | | | |
| Carleton University | 18 | 20,140 | 1,990 | 1,819,428 | 191 | 252,778 | 5 | 6,880 | 2,204 | 2,099,226 | | | | | | | | | | |
| University of Guelph | 362 | 445,005 | 3,249 | 2,606,024 | 85 | 106,651 | 5 | 6,040 | 3,701 | 3,163,720 | | | | | | | | | | |
| Lakehead University | 144 | 138,970 | 736 | 726,350 | 28 | 29,590 | 0 | 0 | 908 | 894,910 | | | | | | | | | | |
| Laurentian University | 37 | 42,230 | 1,076 | 872,470 | 8 | 9,420 | 0 | 0 | 1,121 | 924,120 | | | | | | | | | | |
| McMaster University | 292 | 405,355 | 2,455 | 1,744,460 | 124 | 124,225 | 14 | 20,870 | 2,885 | 2,294,910 | | | | | | | | | | |
| University of Ottawa | 190 | 268,760 | 2,149 | 2,114,471 | 154 | 225,195 | 21 | 29,390 | 2,514 | 2,637,816 | | | | | | | | | | |
| Queen's University at Kingston | 205 | 308,945 | 2,330 | 2,004,728 | 168 | 261,520 | 18 | 25,200 | 2,721 | 2,600,393 | | | | | | | | | | |
| Ryerson Polytechnical Institute | 1,340 | 1,034,420 | 1,628 | 1,416,335 | 19 | 28,895 | 0 | 0 | 2,987 | 2,479,650 | | | | | | | | | | |
| University of Toronto | 1,252 | 1,756,480 | 6,509 | 5,480,475 | 522 | 787,015 | 123 | 171,060 | 8,406 | 8,195,030 | | | | | | | | | | |
| Trent University | 1 | 1,800 | 828 | 641,910 | 1 | 810 | 0 | 0 | 830 | 644,520 | | | | | | | | | | |
| University of Waterloo | 111 | 135,070 | 4,179 | 2,691,887 | 103 | 121,110 | 17 | 17,420 | 4,410 | 2,965,487 | | | | | | | | | | |
| University of Western Ontario | 586 | 836,915 | 4,209 | 3,587,288 | 465 | 654,368 | 11 | 15,880 | 5,271 | 5,094,451 | | | | | | | | | | |
| Wilfrid Laurier University | 48 | 42,385 | 1,333 | 867,800 | 110 | 162,310 | 0 | 0 | 1,491 | 1,072,495 | | | | | | | | | | |
| University of Windsor | 28 | 34,315 | 1,900 | 1,948,731 | 108 | 140,520 | 6 | 7,780 | 2,042 | 2,131,346 | | | | | | | | | | |
| York University | 7 | 10,235 | 2,911 | 2,815,798 | 267 | 374,690 | 24 | 30,820 | 3,209 | 3,231,543 | | | | | | | | | | |
| Quebec | | | | | | | | | | | | | | | | | | | | |
| Concordia University | 9 | 12,240 | 198 | 218,055 | 14 | 20,960 | 1 | 1,800 | 222 | 253,055 | | | | | | | | | | |
| Laval University | 32 | 35,435 | 116 | 125,512 | 8 | 5,400 | 1 | 1,800 | 157 | 168,147 | | | | | | | | | | |
| McGill University | 70 | 99,680 | 261 | 301,854 | 76 | 109,734 | 19 | 27,100 | 426 | 538,368 | | | | | | | | | | |
| New Brunswick | | | | | | | | | | | | | | | | | | | | |
| Université de Moncton | 232 | 234,050 | 1,429 | 1,543,354 | 46 | 55,040 | 0 | 0 | 1,707 | 1,832,444 | | | | | | | | | | |
| Mount Allison University | 10 | 11,030 | 454 | 537,867 | 1 | 1,150 | 0 | 0 | 465 | 550,047 | | | | | | | | | | |
| University of New Brunswick | 16 | 20,550 | 1,930 | 2,255,317 | 44 | 57,790 | 1 | 1,400 | 1,991 | 2,335,057 | | | | | | | | | | |
| St. Thomas University | 6 | 5,880 | 376 | 407,665 | 5 | 4,630 | 0 | 0 | 387 | 418,175 | | | | | | | | | | |
| Nova Scotia | | | | | | | | | | | | | | | | | | | | |
| Acadia University | 27 | 33,830 | 1,290 | 1,591,005 | 28 | 36,180 | 0 | 0 | 1,345 | 1,661,015 | | | | | | | | | | |
| College of Cape Breton | 216 | 261,030 | 265 | 283,588 | 0 | 0 | 0 | 0 | 481 | 544,618 | | | | | | | | | | |
| Dalhousie University | 78 | 107,110 | 2,301 | 2,848,496 | 223 | 303,472 | 29 | 30,490 | 2,631 | 3,289,568 | | | | | | | | | | |
| University of King's College | 2 | 2,800 | 142 | 162,440 | 0 | 0 | 0 | 0 | 144 | 165,240 | | | | | | | | | | |
| Mount Saint Vincent University | 128 | 159,810 | 584 | 693,315 | 4 | 3,540 | 0 | 0 | 716 | 856,665 | | | | | | | | | | |
| Nova Scotia College of Art and Design | 5 | 5,690 | 260 | 320,204 | 1 | 1,800 | 0 | 0 | 266 | 327,694 | | | | | | | | | | |
| Nova Scotia Technical College | 50 | 67,011 | 335 | 402,744 | 8 | 7,915 | 0 | 0 | 393 | 477,670 | | | | | | | | | | |
| Université Sainte-Anne | 31 | 33,740 | 70 | 75,380 | 0 | 0 | 0 | 0 | 101 | 109,120 | | | | | | | | | | |
| St. Francis Xavier University | 34 | 46,880 | 1,219 | 1,539,826 | 0 | 0 | 0 | 0 | 1,253 | 1,586,706 | | | | | | | | | | |
| St. Mary's University | 15 | 19,210 | 714 | 801,118 | 26 | 35,790 | 0 | 0 | 755 | 846,118 | | | | | | | | | | |

| | | | | | | | | | | |
|---|--------|------------|--------|------------|-------|-----------|-----|---------|---------|-------------|
| <i>Prince Edward Island</i> | | | | | | | | | | |
| University of Prince Edward Island | | | | | | | | | | |
| | 7 | 6,180 | 528 | 549,480 | 0 | 0 | 0 | 0 | 535 | 555,660 |
| <i>Newfoundland</i> | | | | | | | | | | |
| Memorial University | | | | | | | | | | |
| Other universities in Canada*** | 26 | 31,982 | 6,072 | 3,392,983 | 60 | 48,830 | 9 | 9,340 | 6,167 | 3,483,135 |
| | 107 | 129,100 | 501 | 555,737 | 81 | 107,095 | 9 | 10,460 | 698 | 802,392 |
| Sub-total — Universities in Canada | 7,334 | 9,040,436 | 79,003 | 75,184,719 | 3,753 | 5,082,248 | 426 | 550,360 | 90,516 | 89,857,763 |
| <i>Universities outside Canada (by location)</i> | | | | | | | | | | |
| United States of America | 261 | 390,430 | 1,273 | 1,885,206 | 481 | 738,448 | 109 | 152,965 | 2,124 | 3,167,049 |
| United Kingdom | 38 | 58,340 | 67 | 106,170 | 77 | 118,083 | 58 | 87,345 | 240 | 369,938 |
| Europe | 94 | 146,625 | 53 | 72,490 | 18 | 26,190 | 19 | 26,500 | 184 | 271,805 |
| Rest of world | 50 | 76,120 | 31 | 49,980 | 2 | 2,700 | 4 | 7,200 | 87 | 136,000 |
| Sub-total — Universities outside of Canada | 443 | 671,515 | 1,424 | 2,113,846 | 578 | 885,421 | 190 | 274,010 | 2,635 | 3,944,792 |
| Total — All universities | 7,777 | 9,711,951 | 80,427 | 77,298,565 | 4,331 | 5,967,669 | 616 | 824,370 | 93,151 | 93,802,555 |
| Other post-secondary institutes (by type) in Canada and rest of world | | | | | | | | | | |
| Junior college | 5,544 | 6,490,167 | 186 | 211,985 | 413 | 570,285 | 0 | 0 | 6,143 | 7,272,437 |
| Nursing school | 1,088 | 1,336,792 | 31 | 37,389 | 144 | 212,580 | 0 | 0 | 1,263 | 1,586,761 |
| Private institutions | 5,421 | 7,006,487 | 493 | 669,930 | 228 | 315,190 | 42 | 63,070 | 6,184 | 8,054,677 |
| Teacher training institutions | 357 | 418,845 | 12 | 12,690 | 3 | 4,450 | 0 | 0 | 372 | 435,985 |
| Technical and vocational training institutions | 31,891 | 27,552,245 | 321 | 403,222 | 228 | 332,535 | 3 | 2,620 | 32,443 | 28,290,622 |
| Total — Other than universities | 44,301 | 42,804,536 | 1,043 | 1,335,216 | 1,016 | 1,435,040 | 45 | 65,690 | 46,405 | 45,640,482 |
| Total — Invalid course codes | — | — | — | — | — | — | — | — | 2,271 | 3,246,297 |
| Grand total — All institutions | 52,078 | 52,516,487 | 81,470 | 78,633,781 | 5,347 | 7,402,709 | 661 | 890,060 | 141,827 | 142,689,334 |

* Includes diploma, certificate and other programs at equivalent level.

** Includes second undergraduate and first professional degrees.

*** Includes universities with less than 100 certificates issued.

TABLE 2A
Distribution of certificates negotiated for non degree courses by province or country
in which educational institution is located for the year ended June 30, 1980

| Location of educational institution attended | Field of study | | | | | | | | | | | Total |
|--|--|-------------|------------------------|-----------------------|-----------|----------------------------------|--------------------|-----|----------|----------|-----------------------------|--------|
| | Adminis- tration and business | Agriculture | Arts and science | Community services | Dentistry | Engineering and technology | Health services | Law | Medicine | Theology | Trades and technology | |
| British Columbia | 1,202 | 243 | 2,110 | 733 | 52 | 586 | 669 | 58 | 7 | 42 | 507 | 6,209 |
| Alberta | 1,232 | 293 | 570 | 737 | 45 | 989 | 457 | 63 | 12 | 54 | 563 | 5,015 |
| Saskatchewan | 589 | 70 | 74 | 88 | 44 | 289 | 771 | 8 | 2 | 63 | 302 | 2,300 |
| Manitoba | 395 | 8 | 101 | 63 | 20 | 148 | 435 | 2 | 5 | 10 | 120 | 1,307 |
| Ontario | 6,512 | 649 | 5,982 | 1,980 | 545 | 7,213 | 4,699 | 518 | 1,653 | 96 | 1,864 | 31,711 |
| Quebec | 23 | 18 | 71 | 17 | 16 | 17 | 28 | 5 | 29 | 10 | 15 | 249 |
| New Brunswick | 651 | 10 | 40 | 31 | 0 | 343 | 466 | 4 | 0 | 10 | 161 | 1,716 |
| Nova Scotia | 481 | 74 | 38 | 397 | 38 | 293 | 453 | 37 | 2 | 4 | 209 | 2,026 |
| Prince Edward Island | 117 | 4 | 15 | 30 | 6 | 68 | 35 | 1 | 0 | 2 | 23 | 301 |
| Newfoundland | 140 | 13 | 9 | 9 | 0 | 84 | 222 | 1 | 11 | 3 | 105 | 597 |
| Yukon & N.W. Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 32 | 34 | 62 | 46 | 10 | 22 | 57 | 16 | 47 | 45 | 41 | 412 |
| United Kingdom | 0 | 0 | 33 | 19 | 2 | 2 | 4 | 2 | 2 | 3 | 12 | 79 |
| Rest of Europe | 4 | 5 | 28 | 5 | 3 | 5 | 1 | 0 | 51 | 1 | 0 | 103 |
| Rest of World | 0 | 1 | 6 | 0 | 2 | 0 | 2 | 2 | 40 | 0 | 0 | 53 |
| Total | 11,378 | 1,422 | 9,139 | 4,155 | 783 | 10,059 | 8,299 | 717 | 1,861 | 343 | 3,922 | 52,078 |

TABLE 2B
Distribution of certificates negotiated for undergraduate courses by province or country
in which educational institution is located for the year ended June 30, 1980

| Location of educational institution attended | Field of study | | | | | | | | | | | Total |
|--|--|-------------|------------------------|-----------------------|-----------|----------------------------------|--------------------|-------|----------|----------|-----------------------------|--------|
| | Adminis- tration and business | Agriculture | Arts and science | Community services | Dentistry | Engineering and technology | Health services | Law | Medicine | Theology | Trades and technology | |
| British Columbia | 525 | 179 | 4,781 | 1,358 | 108 | 498 | 312 | 426 | 274 | 9 | 5 | 8,475 |
| Alberta | 618 | 112 | 1,289 | 1,682 | 168 | 524 | 332 | 60 | 373 | 25 | 6 | 5,189 |
| Saskatchewan | 723 | 277 | 1,629 | 1,551 | 88 | 398 | 352 | 279 | 171 | 75 | 1 | 5,544 |
| Manitoba | 135 | 79 | 1,414 | 604 | 63 | 230 | 168 | 112 | 159 | 16 | 25 | 3,005 |
| Ontario | 3,559 | 808 | 23,810 | 2,319 | 26 | 4,227 | 2,141 | 1,407 | 197 | 118 | 25 | 38,637 |
| Quebec | 99 | 47 | 404 | 47 | 20 | 50 | 31 | 44 | 35 | 1 | 1 | 779 |
| New Brunswick | 748 | 87 | 1,763 | 837 | 1 | 432 | 259 | 181 | 1 | 3 | 1 | 4,313 |
| Nova Scotia | 1,128 | 56 | 4,169 | 618 | 60 | 392 | 365 | 263 | 226 | 5 | 11 | 7,293 |
| Prince Edward Island | 118 | 1 | 353 | 59 | 0 | 4 | 5 | 1 | 0 | 0 | 2 | 543 |
| Newfoundland | 683 | 2 | 2,586 | 1,951 | 0 | 298 | 240 | 0 | 321 | 0 | 0 | 6,081 |
| Yukon & N.W. Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 132 | 23 | 611 | 260 | 13 | 153 | 147 | 27 | 19 | 34 | 19 | 1,438 |
| United Kingdom | 0 | 0 | 46 | 2 | 0 | 7 | 3 | 14 | 8 | 2 | 3 | 85 |
| Rest of Europe | 0 | 1 | 31 | 1 | 0 | 1 | 0 | 0 | 15 | 7 | 0 | 56 |
| Rest of World | 1 | 0 | 10 | 2 | 3 | 2 | 0 | 1 | 13 | 0 | 0 | 32 |
| Total | 8,469 | 1,672 | 42,896 | 11,291 | 550 | 7,216 | 4,355 | 2,815 | 1,812 | 295 | 99 | 81,470 |

TABLE 2C
Distribution of certificates negotiated for master degree courses by province or country
in which educational institution is located for the year ended June 30, 1980

| Location of educational institution attended | Field of study | | | | | | | | | | | Total |
|--|--|-------------|------------------------|-----------------------|-----------|----------------------------------|--------------------|-----|----------|----------|-----------------------------|-------|
| | Adminis- tration and business | Agriculture | Arts and science | Community services | Dentistry | Engineering and technology | Health services | Law | Medicine | Theology | Trades and technology | |
| British Columbia | 89 | 1 | 181 | 51 | 0 | 100 | 21 | 0 | 2 | 16 | 0 | 461 |
| Alberta | 10 | 5 | 44 | 28 | 1 | 703 | 4 | 0 | 2 | 0 | 0 | 797 |
| Saskatchewan | 13 | 3 | 47 | 18 | 0 | 28 | 2 | 0 | 0 | 25 | 0 | 136 |
| Manitoba | 11 | 5 | 92 | 7 | 0 | 81 | 1 | 0 | 3 | 5 | 1 | 206 |
| Ontario | 652 | 37 | 845 | 382 | 1 | 210 | 108 | 9 | 19 | 193 | 1 | 2,457 |
| Quebec | 19 | 1 | 69 | 14 | 0 | 10 | 6 | 1 | 4 | 1 | 0 | 125 |
| New Brunswick | 15 | 1 | 35 | 39 | 0 | 6 | 1 | 0 | 0 | 0 | 0 | 97 |
| Nova Scotia | 156 | 1 | 95 | 18 | 1 | 11 | 4 | 3 | 0 | 23 | 1 | 313 |
| Prince Edward Island | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 |
| Newfoundland | 6 | 0 | 30 | 23 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 60 |
| Yukon & N.W. Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 69 | 7 | 169 | 67 | 8 | 177 | 23 | 10 | 2 | 46 | 3 | 581 |
| United Kingdom | 4 | 1 | 41 | 4 | 0 | 11 | 2 | 22 | 0 | 1 | 0 | 86 |
| Rest of Europe | 2 | 0 | 18 | 1 | 0 | 2 | 1 | 0 | 0 | 0 | 0 | 24 |
| Rest of World | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Total | 1,046 | 62 | 1,668 | 652 | 11 | 1,341 | 173 | 45 | 33 | 310 | 6 | 5,347 |

TABLE 2D
Distribution of certificates negotiated for doctorate degree courses by province or country
in which educational institution is located for the year ended June 30, 1980

| Location of educational institution attended | Field of study | | | | | | | | | | | Total |
|--|--|-------------|------------------------|-----------------------|-----------|----------------------------------|--------------------|-----|----------|----------|-----------------------------|-------|
| | Adminis- tration and business | Agriculture | Arts and science | Community services | Dentistry | Engineering and technology | Health services | Law | Medicine | Theology | Trades and technology | |
| British Columbia | 0 | 0 | 24 | 11 | 0 | 3 | 0 | 0 | 0 | 1 | 0 | 39 |
| Alberta | 0 | 0 | 6 | 9 | 1 | 1 | 0 | 0 | 7 | 0 | 0 | 24 |
| Saskatchewan | 0 | 5 | 6 | 0 | 1 | 0 | 3 | 0 | 30 | 0 | 0 | 45 |
| Manitoba | 0 | 0 | 4 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 7 |
| Ontario | 3 | 3 | 127 | 56 | 0 | 12 | 36 | 3 | 33 | 9 | 0 | 282 |
| Quebec | 0 | 0 | 14 | 2 | 0 | 2 | 2 | 1 | 6 | 0 | 0 | 27 |
| New Brunswick | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Nova Scotia | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 19 | 0 | 0 | 29 |
| Prince Edward Island | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Newfoundland | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 9 |
| Yukon & N.W. Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 7 | 5 | 66 | 11 | 1 | 5 | 14 | 0 | 4 | 4 | 0 | 117 |
| United Kingdom | 1 | 2 | 36 | 5 | 1 | 1 | 1 | 2 | 4 | 5 | 0 | 58 |
| Rest of Europe | 0 | 0 | 10 | 1 | 0 | 0 | 0 | 2 | 6 | 0 | 0 | 19 |
| Rest of World | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 4 |
| Total | 11 | 15 | 298 | 96 | 11 | 25 | 56 | 8 | 122 | 19 | 0 | 661 |

TABLE 2E
Distribution of certificates negotiated for all courses by province or country
in which educational institution is located for the year ended June 30, 1980

| Location of educational institution attended | Field of study | | | | | | | | | | | | Total |
|--|--|-------------|------------------------|-----------------------|-----------|----------------------------------|--------------------|-------|----------|----------|-----------------------------|-----------------------------------|---------|
| | Adminis- tration and business | Agriculture | Arts and science | Community services | Dentistry | Engineering and technology | Health services | Law | Medicine | Theology | Trades and technology | Invalid and course codes | |
| British Columbia | 1,816 | 423 | 7,096 | 2,153 | 160 | 1,187 | 1,002 | 484 | 283 | 68 | 512 | 106 | 15,290 |
| Alberta | 1,860 | 410 | 1,909 | 2,456 | 215 | 2,217 | 793 | 123 | 394 | 79 | 569 | 1,642 | 12,667 |
| Saskatchewan | 1,325 | 355 | 1,756 | 1,657 | 133 | 715 | 1,128 | 287 | 203 | 163 | 303 | 79 | 8,104 |
| Manitoba | 541 | 92 | 1,611 | 675 | 84 | 460 | 604 | 114 | 167 | 31 | 146 | 37 | 4,562 |
| Ontario | 10,726 | 1,497 | 30,764 | 4,737 | 572 | 11,662 | 6,984 | 1,937 | 1,902 | 416 | 1,890 | 173 | 73,260 |
| Quebec | 141 | 66 | 558 | 80 | 36 | 79 | 67 | 51 | 74 | 12 | 16 | 31 | 1,211 |
| New Brunswick | 1,414 | 98 | 1,839 | 907 | 1 | 781 | 726 | 185 | 1 | 13 | 162 | 13 | 6,140 |
| Nova Scotia | 1,765 | 131 | 4,306 | 1,033 | 105 | 696 | 822 | 303 | 247 | 32 | 221 | 23 | 9,684 |
| Prince Edward Island | 235 | 5 | 368 | 89 | 6 | 74 | 40 | 2 | 0 | 2 | 25 | 1 | 847 |
| Newfoundland | 829 | 15 | 2,625 | 1,983 | 0 | 382 | 462 | 1 | 342 | 3 | 105 | 2 | 6,749 |
| Yukon & N.W. Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 240 | 69 | 908 | 384 | 32 | 357 | 241 | 53 | 72 | 129 | 63 | 155 | 2,703 |
| United Kingdom | 5 | 3 | 156 | 30 | 3 | 21 | 10 | 40 | 14 | 11 | 15 | 2 | 310 |
| Rest of Europe | 6 | 6 | 87 | 8 | 3 | 8 | 2 | 2 | 72 | 8 | 0 | 6 | 208 |
| Rest of World | 1 | 1 | 18 | 2 | 5 | 2 | 2 | 3 | 57 | 0 | 0 | 1 | 92 |
| Total | 20,904 | 3,171 | 54,001 | 16,194 | 1,355 | 18,641 | 12,883 | 3,585 | 3,828 | 967 | 4,027 | 2,271 | 141,827 |

TABLE 3
Distribution of certificates by province of issue, location of institution attended
and level of study for the year ended June 30, 1980

| Location and level of study | Province of issue | | | | | | | | | | Total |
|--------------------------------|---------------------|---------|-------------------|---------------|---------|-----------------------|----------------|----------------------------|------------------------|----------------------------------|--------|
| | British Columbia | Alberta | Saskat- chewan | Mani- toba | Ontario | New Brun- swick | Nova Scotia | Prince Edward Island | New- found- land | Yukon & N.W. Terri- tories | |
| <i>British Columbia</i> | | | | | | | | | | | |
| Non-degree | 5,960 | 88 | 18 | 21 | 102 | 5 | 5 | 3 | 0 | 7 | 6,209 |
| Undergraduate | 7,903 | 104 | 71 | 27 | 280 | 18 | 21 | 5 | 6 | 40 | 8,475 |
| Masters | 281 | 102 | 9 | 4 | 50 | 3 | 9 | 2 | 1 | 0 | 461 |
| Doctorate | 19 | 1 | 2 | 0 | 16 | 0 | 1 | 0 | 0 | 0 | 39 |
| Invalid course codes | 2 | 104 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 106 |
| <i>Alberta</i> | | | | | | | | | | | |
| Non-degree | 172 | 4,182 | 428 | 61 | 118 | 11 | 23 | 11 | 2 | 7 | 5,015 |
| Undergraduate | 272 | 4,388 | 200 | 43 | 182 | 23 | 30 | 6 | 15 | 30 | 5,189 |
| Masters | 10 | 738 | 6 | 5 | 22 | 3 | 6 | 0 | 0 | 7 | 797 |
| Doctorate | 9 | 9 | 0 | 0 | 2 | 0 | 2 | 0 | 1 | 1 | 24 |
| Invalid course codes | 0 | 1,641 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1,642 |
| <i>Saskatchewan</i> | | | | | | | | | | | |
| Non-degree | 15 | 42 | 2,190 | 24 | 20 | 3 | 3 | 0 | 1 | 2 | 2,300 |
| Undergraduate | 87 | 26 | 5,318 | 37 | 60 | 3 | 3 | 2 | 4 | 4 | 5,544 |
| Masters | 4 | 28 | 80 | 3 | 16 | 3 | 1 | 0 | 0 | 1 | 136 |
| Doctorate | 14 | 0 | 30 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 45 |
| Invalid course codes | 0 | 78 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 79 |
| <i>Manitoba</i> | | | | | | | | | | | |
| Non-degree | 9 | 5 | 57 | 1,167 | 63 | 0 | 5 | 0 | 0 | 1 | 1,307 |
| Undergraduate | 60 | 19 | 116 | 2,600 | 177 | 7 | 19 | 3 | 0 | 4 | 3,005 |
| Masters | 4 | 29 | 10 | 127 | 31 | 0 | 4 | 0 | 0 | 1 | 206 |
| Doctorate | 1 | 0 | 0 | 4 | 2 | 0 | 0 | 0 | 0 | 0 | 7 |
| Invalid course codes | 0 | 33 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 37 |
| <i>Ontario</i> | | | | | | | | | | | |
| Non-degree | 160 | 103 | 58 | 63 | 30,688 | 201 | 247 | 53 | 136 | 2 | 31,711 |
| Undergraduate | 311 | 118 | 186 | 117 | 37,232 | 222 | 272 | 42 | 111 | 26 | 38,637 |
| Masters | 60 | 130 | 18 | 29 | 2,070 | 46 | 65 | 16 | 23 | 0 | 2,457 |
| Doctorate | 40 | 0 | 11 | 3 | 216 | 5 | 5 | 7 | 0 | 0 | 282 |
| Invalid course codes | 0 | 172 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 173 |

Table 3 cont.

| Location and level of study | Province of issue | | | | | | | | | Total |
|--------------------------------|---------------------|---------|-------------------|---------------|---------|-----------------------|----------------|----------------------------|------------------------|----------------------------------|
| | British Columbia | Alberta | Saskat- chewan | Mani- toba | Ontario | New Brun- swick | Nova Scotia | Prince Edward Island | New- found- land | Yukon & N.W. Terri- tories |
| <i>Quebec</i> | | | | | | | | | | |
| Non-degree | 23 | 21 | 2 | 0 | 113 | 79 | 7 | 2 | 2 | 0 |
| Undergraduate | 73 | 21 | 28 | 20 | 353 | 186 | 58 | 15 | 23 | 2 |
| Masters | 3 | 9 | 4 | 1 | 79 | 21 | 4 | 3 | 1 | 0 |
| Doctorate | 7 | 1 | 0 | 1 | 18 | 0 | 0 | 0 | 0 | 0 |
| Invalid course codes | 0 | 31 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>New Brunswick</i> | | | | | | | | | | |
| Non-degree | 0 | 6 | 0 | 1 | 11 | 1,660 | 27 | 9 | 2 | 0 |
| Undergraduate | 10 | 5 | 12 | 2 | 139 | 3,597 | 356 | 133 | 59 | 0 |
| Masters | 2 | 0 | 0 | 2 | 11 | 61 | 10 | 5 | 6 | 0 |
| Doctorate | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| Invalid course codes | 0 | 12 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| <i>Nova Scotia</i> | | | | | | | | | | |
| Non-degree | 3 | 15 | 1 | 2 | 25 | 90 | 1,830 | 43 | 16 | 1 |
| Undergraduate | 43 | 14 | 12 | 5 | 272 | 795 | 5,605 | 339 | 203 | 5 |
| Masters | 4 | 8 | 1 | 3 | 39 | 36 | 184 | 18 | 20 | 0 |
| Doctorate | 2 | 0 | 0 | 0 | 0 | 0 | 3 | 24 | 0 | 0 |
| Invalid course codes | 0 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Prince Edward Island</i> | | | | | | | | | | |
| Non-degree | 0 | 1 | 1 | 0 | 1 | 41 | 34 | 219 | 4 | 0 |
| Undergraduate | 2 | 0 | 2 | 0 | 19 | 29 | 20 | 468 | 3 | 0 |
| Masters | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Doctorate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Invalid course codes | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Newfoundland</i> | | | | | | | | | | |
| Non-degree | 0 | 5 | 0 | 0 | 13 | 1 | 6 | 3 | 569 | 0 |
| Undergraduate | 2 | 1 | 1 | 0 | 26 | 54 | 15 | 4 | 5,976 | 2 |
| Masters | 2 | 0 | 0 | 0 | 9 | 1 | 4 | 0 | 44 | 0 |
| Doctorate | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 |
| Invalid course codes | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Yukon and Northwest

Territories

| Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|--------------------------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-----|--------|---|---|---|---|---|---|---|---|
| Non-degree Undergraduate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Masters | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Doctorate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Invalid course codes | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Canadian total</i> | | | | | | | | | | | | | | | | | | | |
| Non-degree Undergraduate | 6,342 | 4,468 | 2,755 | 1,339 | 31,154 | 2,091 | 2,187 | 343 | 732 | 20 | 51,431 | | | | | | | | |
| Masters | 8,763 | 1,046 | 5,946 | 2,851 | 38,740 | 4,934 | 6,399 | 1,017 | 6,400 | 113 | 79,855 | | | | | | | | |
| Doctorate | 370 | 1,046 | 128 | 174 | 2,327 | 174 | 287 | 44 | 95 | 9 | 4,654 | | | | | | | | |
| Invalid course codes | 93 | 11 | 43 | 8 | 255 | 1 | 11 | 39 | 1 | 1 | 463 | | | | | | | | |
| Total | 2 | 2,097 | 1 | 4 | 2 | 1 | 0 | 0 | 0 | 0 | 2,107 | | | | | | | | |
| <i>United States</i> | | | | | | | | | | | | | | | | | | | |
| Non-degree Undergraduate | 37 | 111 | 8 | 13 | 219 | 10 | 9 | 2 | 2 | 1 | 412 | | | | | | | | |
| Masters | 303 | 135 | 137 | 79 | 672 | 48 | 39 | 7 | 15 | 3 | 1,438 | | | | | | | | |
| Doctorate | 38 | 169 | 18 | 47 | 257 | 11 | 28 | 8 | 5 | 0 | 581 | | | | | | | | |
| Invalid course codes | 15 | 5 | 10 | 8 | 69 | 4 | 2 | 2 | 2 | 0 | 117 | | | | | | | | |
| Total | 0 | 155 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 155 | | | | | | | | |
| <i>United Kingdom</i> | | | | | | | | | | | | | | | | | | | |
| Non-degree Undergraduate | 10 | 9 | 2 | 1 | 46 | 7 | 2 | 1 | 1 | 0 | 79 | | | | | | | | |
| Masters | 18 | 12 | 5 | 0 | 35 | 2 | 6 | 1 | 6 | 0 | 85 | | | | | | | | |
| Doctorate | 3 | 14 | 4 | 3 | 53 | 0 | 5 | 2 | 2 | 0 | 86 | | | | | | | | |
| Invalid course codes | 6 | 1 | 6 | 8 | 33 | 1 | 3 | 0 | 0 | 0 | 58 | | | | | | | | |
| Total | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | | | | | | | | |
| <i>Rest of Europe</i> | | | | | | | | | | | | | | | | | | | |
| Non-degree Undergraduate | 10 | 2 | 1 | 2 | 82 | 4 | 2 | 0 | 0 | 0 | 103 | | | | | | | | |
| Masters | 10 | 4 | 3 | 2 | 9 | 3 | 15 | 1 | 9 | 0 | 56 | | | | | | | | |
| Doctorate | 1 | 2 | 1 | 0 | 13 | 6 | 1 | 0 | 0 | 0 | 24 | | | | | | | | |
| Invalid course codes | 2 | 0 | 2 | 1 | 8 | 5 | 1 | 0 | 0 | 0 | 19 | | | | | | | | |
| Total | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | | | | | | | | |

Table 3 cont.

| Location and level of study | Province of issue | | | | | | | | | Total |
|-----------------------------|-------------------|---------|--------------|----------|---------|---------------|-------------|----------------------|--------------|--------|
| | British Columbia | Alberta | Saskatchewan | Manitoba | Ontario | New Brunswick | Nova Scotia | Prince Edward Island | Newfoundland | |
| <i>Rest of world</i> | | | | | | | | | | |
| Non-degree | 1 | 0 | 0 | 2 | 50 | 0 | 0 | 0 | 0 | 53 |
| Undergraduate | 5 | 5 | 0 | 0 | 12 | 2 | 7 | 0 | 1 | 32 |
| Masters | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 2 |
| Doctorate | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 |
| Invalid course codes | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| <i>Non-Canadian total</i> | | | | | | | | | | |
| Non-degree | 58 | 122 | 11 | 18 | 397 | 21 | 13 | 3 | 3 | 647 |
| Undergraduate | 336 | 156 | 145 | 81 | 728 | 55 | 67 | 9 | 31 | 1,611 |
| Masters | 42 | 185 | 23 | 50 | 324 | 17 | 34 | 10 | 7 | 693 |
| Doctorate | 27 | 6 | 18 | 17 | 110 | 10 | 6 | 2 | 2 | 198 |
| Invalid course codes | 0 | 164 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 164 |
| <i>Grand total</i> | | | | | | | | | | |
| Non-degree | 6,400 | 4,590 | 2,766 | 1,357 | 31,551 | 2,112 | 2,200 | 346 | 735 | 52,078 |
| Undergraduate | 9,099 | 4,852 | 6,091 | 2,932 | 39,468 | 4,989 | 6,466 | 1,026 | 6,431 | 81,470 |
| Masters | 412 | 1,231 | 151 | 224 | 2,651 | 191 | 321 | 54 | 102 | 5,347 |
| Doctorate | 120 | 17 | 61 | 25 | 365 | 11 | 17 | 41 | 3 | 661 |
| Invalid course codes | 2 | 2,261 | 1 | 4 | 2 | 1 | 0 | 0 | 0 | 2,271 |

TABLE 4
Distribution of certificates by age and level of study, sex and marital status
for the year ended June 30, 1980

| Location of educational institution attended | Under 18 | | | | 19 | | | | 20 | | | |
|--|----------------|--------------------|--------------|---------------------|----------------|--------------------|--------------|---------------------|----------------|--------------------|--------------|---------------------|
| | Non- degree | Under- graduate | Mas- ters | Doc- tor- ate | Non- degree | Under- graduate | Mas- ters | Doc- tor- ate | Non- degree | Under- graduate | Mas- ters | Doc- tor- ate |
| British Columbia | 27 | 41 | 0 | 0 | 397 | 458 | 5 | 0 | 577 | 548 | 10 | 0 |
| Alberta | 37 | 14 | 11 | 0 | 660 | 300 | 170 | 0 | 715 | 418 | 114 | 0 |
| Saskatchewan | 37 | 33 | 0 | 0 | 704 | 720 | 0 | 0 | 526 | 553 | 3 | 0 |
| Manitoba | 18 | 22 | 0 | 0 | 295 | 370 | 3 | 0 | 210 | 291 | 5 | 1 |
| Ontario | 336 | 105 | 1 | 0 | 4,178 | 1,328 | 7 | 0 | 5,968 | 6,375 | 23 | 1 |
| Quebec | 1 | 0 | 0 | 0 | 11 | 18 | 2 | 0 | 37 | 58 | 0 | 0 |
| New Brunswick | 38 | 59 | 0 | 0 | 590 | 670 | 0 | 0 | 503 | 807 | 1 | 0 |
| Nova Scotia | 37 | 86 | 0 | 0 | 397 | 1,031 | 1 | 0 | 557 | 1,281 | 0 | 0 |
| Prince Edward Island | 5 | 16 | 0 | 0 | 63 | 97 | 0 | 0 | 70 | 101 | 0 | 0 |
| Newfoundland | 140 | 1,328 | 0 | 0 | 120 | 983 | 0 | 0 | 109 | 841 | 0 | 0 |
| Yukon and N.W.T. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 3 | 12 | 1 | 0 | 29 | 102 | 28 | 0 | 40 | 169 | 20 | 0 |
| United Kingdom | 2 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 |
| Rest of Europe | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 4 | 6 | 0 | 0 |
| Rest of World | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| Total | 681 | 1,716 | 13 | 0 | 7,445 | 6,079 | 216 | 0 | 9,316 | 11,451 | 176 | 2 |
| Male | 258 | 789 | 4 | 0 | 2,460 | 2,553 | 57 | 0 | 3,641 | 5,339 | 60 | 2 |
| single | 0 | 0 | 0 | 0 | 10 | 2 | 0 | 0 | 41 | 22 | 0 | 0 |
| married | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Female | 421 | 925 | 9 | 0 | 4,951 | 3,510 | 159 | 0 | 5,540 | 6,029 | 115 | 0 |
| single | 2 | 2 | 0 | 0 | 24 | 14 | 0 | 0 | 94 | 61 | 1 | 0 |
| married | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 679 | 1,714 | 13 | 0 | 7,411 | 6,063 | 216 | 0 | 9,181 | 11,368 | 175 | 2 |
| single | 2 | 2 | 0 | 0 | 34 | 16 | 0 | 0 | 135 | 83 | 1 | 0 |
| married | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 4 cont.

| Location of educational institution attended | Age in years and program level | | | | 22 | | | | 23 | | | |
|--|---|--------------------|--------------|---------------------|----------------|--------------------|--------------|---------------------|----------------|--------------------|--------------|---------------------|
| | Non- degree | Under- graduate | Mas- ters | Doc- tor- ate | Non- degree | Under- graduate | Mas- ters | Doc- tor- ate | Non- degree | Under- graduate | Mas- ters | Doc- tor- ate |
| British Columbia | 607 | 632 | 10 | 0 | 629 | 865 | 18 | 0 | 614 | 1,207 | 32 | 0 |
| Alberta | 663 | 498 | 77 | 0 | 568 | 710 | 73 | 0 | 525 | 751 | 53 | 2 |
| Saskatchewan | 273 | 578 | 4 | 0 | 188 | 788 | 1 | 6 | 158 | 721 | 17 | 9 |
| Manitoba | 116 | 334 | 2 | 0 | 132 | 387 | 5 | 1 | 103 | 410 | 25 | 0 |
| Ontario | 4,739 | 6,337 | 25 | 0 | 3,363 | 6,453 | 61 | 4 | 2,730 | 5,712 | 199 | 15 |
| Quebec | 26 | 112 | 1 | 0 | 29 | 118 | 7 | 0 | 28 | 124 | 9 | 0 |
| New Brunswick | 207 | 741 | 1 | 0 | 110 | 670 | 2 | 0 | 76 | 471 | 26 | 0 |
| Nova Scotia | 335 | 1,204 | 2 | 0 | 231 | 1,054 | 18 | 4 | 146 | 845 | 81 | 0 |
| Prince Edward Island | 58 | 80 | 0 | 0 | 34 | 96 | 2 | 0 | 25 | 54 | 0 | 0 |
| Newfoundland | 79 | 770 | 0 | 0 | 34 | 699 | 1 | 2 | 27 | 525 | 8 | 0 |
| Yukon and N.W.T. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 34 | 217 | 16 | 1 | 37 | 220 | 27 | 1 | 44 | 152 | 52 | 4 |
| United Kingdom | 3 | 11 | 1 | 0 | 2 | 4 | 0 | 0 | 4 | 8 | 7 | 1 |
| Rest of Europe | 3 | 7 | 1 | 0 | 8 | 6 | 2 | 0 | 5 | 6 | 0 | 0 |
| Rest of World | 0 | 3 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 4 | 0 | 0 |
| Total | 7,143 | 11,524 | 140 | 1 | 5,367 | 12,070 | 217 | 18 | 4,485 | 10,990 | 509 | 31 |
| Male | 3,260 | 5,290 | 40 | 1 | 2,689 | 5,773 | 82 | 14 | 2,189 | 5,510 | 217 | 13 |
| single | 108 | 146 | 0 | 0 | 185 | 338 | 8 | 0 | 257 | 602 | 19 | 2 |
| married | | | | | | | | | | | | |
| Female | 3,641 | 5,914 | 96 | 0 | 2,328 | 5,542 | 119 | 4 | 1,871 | 4,388 | 253 | 13 |
| single | 134 | 174 | 4 | 0 | 165 | 417 | 8 | 0 | 168 | 490 | 20 | 3 |
| married | | | | | | | | | | | | |
| Total | 6,901 | 11,204 | 136 | 1 | 5,017 | 11,315 | 201 | 18 | 4,060 | 9,898 | 470 | 26 |
| single | 242 | 320 | 4 | 0 | 350 | 755 | 16 | 0 | 425 | 1,092 | 39 | 5 |
| married | | | | | | | | | | | | |

| Location of educational institution attended | Age in years and program level | | | 24 | | | 25-29 | | | 30-34 | | |
|--|--------------------------------|----------------|---------|----------|------------|----------------|---------|----------|------------|----------------|---------|----------|
| | Non-degree | Under-graduate | Masters | Graduate | Non-degree | Under-graduate | Masters | Graduate | Non-degree | Under-graduate | Masters | Graduate |
| British Columbia | 517 | 1,138 | 45 | 0 | 1,805 | 2,554 | 223 | 17 | 656 | 719 | 77 | 12 |
| Alberta | 436 | 630 | 49 | 1 | 1,035 | 1,359 | 143 | 8 | 238 | 348 | 63 | 9 |
| Saskatchewan | 100 | 655 | 19 | 8 | 236 | 1,203 | 70 | 12 | 43 | 230 | 17 | 10 |
| Manitoba | 70 | 296 | 35 | 0 | 231 | 664 | 92 | 3 | 80 | 155 | 32 | 0 |
| Ontario | 2,269 | 3,764 | 418 | 8 | 5,814 | 6,565 | 1,296 | 99 | 1,515 | 1,381 | 302 | 105 |
| Quebec | 44 | 93 | 21 | 1 | 61 | 210 | 73 | 13 | 11 | 40 | 10 | 10 |
| New Brunswick | 44 | 287 | 23 | 0 | 114 | 472 | 35 | 0 | 17 | 99 | 9 | 0 |
| Nova Scotia | 74 | 349 | 52 | 4 | 180 | 971 | 124 | 18 | 49 | 194 | 22 | 3 |
| Prince Edward Island | 10 | 27 | 0 | 0 | 24 | 53 | 0 | 0 | 11 | 15 | 0 | 0 |
| Newfoundland | 13 | 280 | 4 | 3 | 54 | 508 | 33 | 3 | 14 | 94 | 10 | 1 |
| Yukon and N.W.T. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 44 | 146 | 74 | 9 | 132 | 283 | 251 | 45 | 30 | 100 | 76 | 36 |
| United Kingdom | 8 | 10 | 9 | 1 | 37 | 37 | 53 | 33 | 18 | 9 | 13 | 18 |
| Rest of Europe | 12 | 7 | 6 | 2 | 50 | 15 | 14 | 12 | 13 | 5 | 1 | 4 |
| Rest of World | 3 | 5 | 0 | 0 | 32 | 9 | 1 | 2 | 9 | 8 | 1 | 2 |
| Total | 3,644 | 7,887 | 755 | 37 | 9,805 | 14,903 | 2,408 | 265 | 2,704 | 3,397 | 633 | 210 |
| Male | 1,878 | 4,244 | 336 | 26 | 4,332 | 7,321 | 1,129 | 125 | 766 | 1,126 | 226 | 79 |
| | 301 | 674 | 53 | 3 | 1,251 | 2,052 | 365 | 64 | 552 | 708 | 188 | 80 |
| Female | 1,317 | 2,666 | 337 | 7 | 3,701 | 4,746 | 805 | 64 | 1,150 | 1,343 | 181 | 41 |
| | 148 | 303 | 29 | 1 | 521 | 784 | 109 | 12 | 236 | 220 | 38 | 10 |
| Total | 3,195 | 6,910 | 673 | 33 | 8,033 | 12,067 | 1,934 | 189 | 1,916 | 2,469 | 407 | 120 |
| | 449 | 977 | 82 | 4 | 1,772 | 2,836 | 474 | 76 | 788 | 928 | 226 | 90 |

| Location of educational institution attended | Age in years and program level | | | | 35 and over | | | | Total | | | Invalid course codes | Accumulative total |
|--|---|--------------------|--------------|---------------------|----------------|--------------------|--------------|---------------------|--------------------|--------------|---------------------|----------------------------|-----------------------|
| | Non- degree | Under- graduate | Mas- ters | Doc- tor- ate | Non- degree | Under- graduate | Mas- ters | Doc- tor- ate | Under- graduate | Mas- ters | Doc- tor- ate | | |
| British Columbia | 380 | 313 | 41 | 10 | 6,209 | 8,475 | 461 | 39 | | | | 106 | 15,290 |
| Alberta | 138 | 161 | 44 | 4 | 5,015 | 5,189 | 797 | 24 | | | | 1,642 | 12,667 |
| Saskatchewan | 35 | 63 | 5 | 0 | 2,300 | 5,544 | 136 | 45 | | | | 79 | 8,104 |
| Manitoba | 52 | 76 | 7 | 2 | 1,307 | 3,005 | 206 | 7 | | | | 37 | 4,562 |
| Ontario | 799 | 617 | 125 | 50 | 31,711 | 38,637 | 2,457 | 282 | | | | 173 | 73,260 |
| Quebec | 1 | 6 | 2 | 3 | 249 | 779 | 125 | 27 | | | | 31 | 1,211 |
| New Brunswick | 17 | 37 | 0 | 1 | 1,716 | 4,313 | 97 | 1 | | | | 13 | 6,140 |
| Nova Scotia | 20 | 78 | 13 | 0 | 2,026 | 7,293 | 313 | 29 | | | | 23 | 9,684 |
| Prince Edward Island | 1 | 4 | 0 | 0 | 301 | 543 | 2 | 0 | | | | 1 | 847 |
| Newfoundland | 7 | 53 | 4 | 0 | 597 | 6,081 | 60 | 9 | | | | 2 | 6,749 |
| Yukon and N.W.T. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | 0 | 0 |
| United States | 19 | 37 | 36 | 21 | 412 | 1,438 | 581 | 117 | | | | 155 | 2,703 |
| United Kingdom | 5 | 3 | 3 | 5 | 79 | 85 | 86 | 58 | | | | 2 | 310 |
| Rest of Europe | 7 | 3 | 0 | 1 | 103 | 56 | 24 | 19 | | | | 6 | 208 |
| Rest of World | 7 | 2 | 0 | 0 | 53 | 32 | 2 | 4 | | | | 1 | 92 |
| Total | 1,488 | 1,453 | 280 | 97 | 52,078 | 81,470 | 5,347 | 661 | | | | 2,271 | 141,827 |
| Male | 239 | 303 | 52 | 27 | 21,712 | 38,248 | 2,203 | 287 | | | | 1,017 | 63,467 |
| single married | 228 | 278 | 94 | 39 | 2,933 | 4,822 | 727 | 188 | | | | 194 | 8,864 |
| Female | 831 | 740 | 102 | 28 | 25,751 | 35,803 | 2,176 | 157 | | | | 986 | 64,873 |
| single married | 190 | 132 | 32 | 3 | 1,682 | 2,597 | 241 | 29 | | | | 74 | 4,623 |
| Total | 1,070 | 1,043 | 154 | 55 | 47,463 | 74,051 | 4,379 | 444 | | | | 2,003 | 128,340 |
| single married | 418 | 410 | 126 | 42 | 4,615 | 7,419 | 968 | 217 | | | | 268 | 13,487 |

suite Tableau 4

| Province émettrice | Âge en années et niveau d'études | 35 et plus | | | | Total | | | | | |
|------------------------------------|----------------------------------|---------------------------------|---------------------|-------------------|--------------------|---------------------------------|---------------------|-------------------|--------------------|--------------------------|-----------------|
| | | Études ne menant pas à un grade | Études de 1er cycle | Diplôme Maî-trise | Diplôme Doc-tor-at | Études ne menant pas à un grade | Études de 1er cycle | Diplôme Maî-trise | Diplôme Doc-tor-at | Codes de cours invalides | Total cumulatif |
| Colombie-Britannique | | 380 | 313 | 41 | 10 | 6,209 | 8,475 | 461 | 39 | 106 | 15,290 |
| Alberta | | 138 | 161 | 44 | 4 | 5,015 | 5,189 | 797 | 24 | 1,642 | 12,667 |
| Saskatchewan | | 35 | 63 | 5 | 0 | 2,300 | 5,544 | 136 | 45 | 79 | 8,104 |
| Manitoba | | 52 | 76 | 7 | 2 | 1,307 | 3,005 | 206 | 7 | 37 | 4,562 |
| Ontario | | 799 | 617 | 125 | 50 | 31,711 | 38,637 | 2,457 | 282 | 173 | 73,260 |
| Québec | | 1 | 6 | 2 | 3 | 249 | 779 | 125 | 27 | 31 | 1,211 |
| Nouveau-Brunswick | | 17 | 37 | 0 | 1 | 1,716 | 4,313 | 97 | 13 | 13 | 6,140 |
| Nouvelle-Écosse | | 20 | 78 | 13 | 0 | 2,026 | 7,293 | 313 | 29 | 23 | 9,684 |
| Île-du-Prince-Édouard | | 1 | 4 | 0 | 0 | 301 | 543 | 2 | 0 | 1 | 847 |
| Terre-Neuve | | 7 | 53 | 4 | 0 | 597 | 6,081 | 60 | 9 | 2 | 6,749 |
| Yukon et Territoires du Nord-Ouest | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| États-Unis | | 19 | 37 | 36 | 21 | 412 | 1,438 | 581 | 117 | 155 | 2,703 |
| Royaume-Uni | | 5 | 3 | 3 | 5 | 79 | 85 | 86 | 58 | 2 | 310 |
| Autres pays d'Europe | | 7 | 3 | 0 | 1 | 103 | 56 | 24 | 19 | 6 | 208 |
| Autres pays du monde | | 7 | 2 | 0 | 0 | 53 | 32 | 2 | 4 | 1 | 92 |
| Total | | 1,488 | 1,453 | 280 | 97 | 52,078 | 81,470 | 5,347 | 661 | 2,271 | 141,827 |
| Hommes | célibataire marés | 239 228 | 303 278 | 52 94 | 27 39 | 21,712 2,933 | 38,248 4,822 | 2,203 727 | 287 188 | 1,017 194 | 63,467 8,864 |
| Femmes | célibataires marées | 831 190 | 740 132 | 102 32 | 28 3 | 25,751 1,682 | 35,803 2,597 | 2,176 241 | 157 29 | 986 74 | 64,873 4,623 |
| Total | célibataires marés | 1,070 418 | 1,043 410 | 154 126 | 55 42 | 47,463 4,615 | 74,051 7,419 | 4,379 968 | 444 217 | 2,003 268 | 128,340 13,487 |

| Âge en années et niveau d'études | | 24 ans | | | | 25-29 ans | | | | 30-34 ans | | | | | |
|------------------------------------|-------|---------------------------------|-----|---------------------------|-------|---------------------------------|-------|---------------------------|-------|---------------------------------|-----|---------------------|--|---------------------------|--|
| | | Études ne menant pas à un grade | | Diplôme Maîtrise Doctorat | | Études ne menant pas à un grade | | Diplôme Maîtrise Doctorat | | Études ne menant pas à un grade | | Études de 1er cycle | | Diplôme Maîtrise Doctorat | |
| Province émettrice | | | | | | | | | | | | | | | |
| Colombie-Britannique | 517 | 1,138 | 45 | 0 | 1,805 | 2,554 | 223 | 17 | 656 | 719 | 77 | 12 | | | |
| Alberta | 436 | 630 | 49 | 1 | 1,035 | 1,359 | 143 | 8 | 238 | 348 | 63 | 9 | | | |
| Saskatchewan | 100 | 655 | 19 | 8 | 236 | 1,203 | 70 | 12 | 43 | 230 | 17 | 10 | | | |
| Manitoba | 70 | 296 | 35 | 0 | 231 | 664 | 92 | 3 | 80 | 155 | 32 | 0 | | | |
| Ontario | 2,269 | 3,764 | 418 | 8 | 5,814 | 6,565 | 1,296 | 99 | 1,515 | 1,381 | 302 | 105 | | | |
| Québec | 44 | 93 | 21 | 1 | 61 | 210 | 73 | 13 | 11 | 40 | 10 | 10 | | | |
| Nouveau-Brunswick | 44 | 287 | 23 | 0 | 114 | 472 | 35 | 0 | 17 | 99 | 9 | 0 | | | |
| Nouvelle-Écosse | 74 | 549 | 52 | 4 | 180 | 971 | 124 | 18 | 49 | 194 | 22 | 3 | | | |
| Île-du-Prince-Édouard | 10 | 27 | 0 | 0 | 24 | 53 | 0 | 0 | 11 | 15 | 0 | 0 | | | |
| Terre-Neuve | 13 | 280 | 4 | 3 | 54 | 508 | 33 | 3 | 14 | 94 | 10 | 1 | | | |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| États-Unis | 44 | 146 | 74 | 9 | 132 | 283 | 251 | 45 | 30 | 100 | 76 | 36 | | | |
| Royaume-Uni | 8 | 10 | 9 | 1 | 37 | 37 | 53 | 33 | 18 | 9 | 13 | 18 | | | |
| Autres pays d'Europe | 12 | 7 | 6 | 2 | 50 | 15 | 14 | 12 | 13 | 5 | 1 | 4 | | | |
| Autres pays du monde | 3 | 5 | 0 | 0 | 32 | 9 | 1 | 2 | 9 | 8 | 1 | 2 | | | |
| total | 3,644 | 7,887 | 755 | 37 | 9,805 | 14,903 | 2,408 | 265 | 2,704 | 3,397 | 633 | 210 | | | |
| Hommes | | | | | | | | | | | | | | | |
| célibataire | 1,878 | 4,244 | 336 | 26 | 4,332 | 7,321 | 1,129 | 125 | 766 | 1,126 | 226 | 79 | | | |
| mariés | 301 | 674 | 53 | 3 | 1,251 | 2,052 | 365 | 64 | 552 | 708 | 188 | 80 | | | |
| Femmes | | | | | | | | | | | | | | | |
| célibataires | 1,317 | 2,666 | 337 | 7 | 3,701 | 4,746 | 805 | 64 | 1,150 | 1,343 | 181 | 41 | | | |
| mariés | 148 | 303 | 29 | 1 | 521 | 784 | 109 | 12 | 236 | 220 | 38 | 10 | | | |
| Total | | | | | | | | | | | | | | | |
| célibataires | 3,195 | 6,910 | 673 | 33 | 8,033 | 12,067 | 1,934 | 189 | 1,916 | 2,469 | 407 | 120 | | | |
| mariés | 449 | 977 | 82 | 4 | 1,772 | 2,836 | 474 | 76 | 788 | 928 | 226 | 90 | | | |

Programme
canadien
de prêts
aux étudiants
Rapport annuel
1979-1980

suite Tableau 4

| Province émettrice | Âge en années et niveau d'études | 21 ans | | | | 22 ans | | | | 23 ans | | | |
|------------------------------------|---|---|---------------------------|--------------------------|--------------------|---|---------------------------|--------------------------|--------------------|---|---------------------------|--------------------------|--------------------|
| | | Études ne menant pas à un grade | Études de 1er cycle | Diplôme Maî- trise | Doc- tor- at | Études ne menant pas à un grade | Études de 1er cycle | Diplôme Maî- trise | Doc- tor- at | Études ne menant pas à un grade | Études de 1er cycle | Diplôme Maî- trise | Doc- tor- at |
| Colombie-Britannique | | 607 | 632 | 10 | 0 | 629 | 865 | 18 | 0 | 614 | 1,207 | 32 | 0 |
| Alberta | | 663 | 498 | 77 | 0 | 568 | 710 | 73 | 0 | 525 | 751 | 53 | 2 |
| Saskatchewan | | 273 | 578 | 4 | 0 | 188 | 788 | 1 | 6 | 158 | 721 | 17 | 9 |
| Manitoba | | 116 | 334 | 2 | 0 | 132 | 387 | 5 | 1 | 103 | 410 | 25 | 0 |
| Ontario | | 4,739 | 6,337 | 25 | 0 | 3,363 | 6,453 | 61 | 4 | 2,730 | 5,712 | 199 | 15 |
| Québec | | 26 | 112 | 1 | 0 | 29 | 118 | 7 | 0 | 28 | 124 | 9 | 0 |
| Nouveau-Brunswick | | 207 | 741 | 1 | 0 | 110 | 670 | 2 | 0 | 76 | 471 | 26 | 0 |
| Nouvelle-Ecosse | | 335 | 1,204 | 2 | 0 | 231 | 1,054 | 18 | 4 | 146 | 845 | 81 | 0 |
| Île-du-Prince-Édouard | | 58 | 80 | 0 | 0 | 34 | 96 | 2 | 0 | 25 | 54 | 0 | 0 |
| Terre-Neuve | | 79 | 770 | 0 | 0 | 34 | 699 | 1 | 2 | 27 | 525 | 8 | 0 |
| Yukon et Territoires du Nord-Ouest | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| États-Unis | | 34 | 217 | 16 | 1 | 37 | 220 | 27 | 1 | 44 | 152 | 52 | 4 |
| Royaume-Uni | | 3 | 11 | 1 | 0 | 2 | 4 | 0 | 0 | 4 | 8 | 7 | 1 |
| Autres pays d'Europe | | 3 | 7 | 1 | 0 | 8 | 6 | 2 | 0 | 5 | 6 | 0 | 0 |
| Autres pays du monde | | 0 | 3 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 4 | 0 | 0 |
| Total | | 7,143 | 11,524 | 140 | 1 | 5,367 | 12,070 | 217 | 18 | 4,485 | 10,990 | 509 | 31 |
| Hommes | | | | | | | | | | | | | |
| célibataires | | 3,260 | 5,290 | 40 | 1 | 2,689 | 5,773 | 82 | 14 | 2,189 | 5,510 | 217 | 13 |
| marités | | 108 | 146 | 0 | 0 | 185 | 338 | 8 | 0 | 257 | 602 | 19 | 2 |
| Femmes | | | | | | | | | | | | | |
| célibataires | | 3,641 | 5,914 | 96 | 0 | 2,328 | 5,542 | 119 | 4 | 1,871 | 4,388 | 253 | 13 |
| marités | | 134 | 174 | 4 | 0 | 165 | 417 | 8 | 0 | 168 | 490 | 20 | 3 |
| Total | | | | | | | | | | | | | |
| célibataires | | 6,901 | 11,204 | 136 | 1 | 5,017 | 11,315 | 201 | 18 | 4,060 | 9,898 | 470 | 26 |
| marités | | 242 | 320 | 4 | 0 | 350 | 755 | 16 | 0 | 425 | 1,092 | 39 | 5 |

| Âge en années et niveau d'études | | Moins de 18 ans | | | | 19 ans | | | | 20 ans | | | |
|------------------------------------|---------------------------------|---------------------|----------|------------|---------------------------------|---------------------|----------|------------|---------------------------------|---------------------|----------|------------|--|
| Province émettrice | Etudes ne menant pas à un grade | Etudes de 1er cycle | Diplôme | | Etudes ne menant pas à un grade | Etudes de 1er cycle | Diplôme | | Etudes ne menant pas à un grade | Etudes de 1er cycle | Diplôme | | |
| | | | Mâ-trise | Doc-tor-at | | | Mâ-trise | Doc-tor-at | | | Mâ-trise | Doc-tor-at | |
| Colombie-Britannique | 27 | 41 | 0 | 0 | 397 | 458 | 5 | 0 | 577 | 548 | 10 | 0 | |
| Alberta | 37 | 14 | 11 | 0 | 660 | 300 | 170 | 0 | 715 | 418 | 114 | 0 | |
| Saskatchewan | 37 | 33 | 0 | 0 | 704 | 320 | 0 | 0 | 526 | 553 | 3 | 0 | |
| Manitoba | 18 | 22 | 0 | 0 | 295 | 370 | 3 | 0 | 210 | 291 | 5 | 1 | |
| Ontario | 336 | 105 | 1 | 0 | 4,178 | 1,328 | 7 | 0 | 5,968 | 6,375 | 23 | 1 | |
| Québec | 1 | 0 | 0 | 0 | 11 | 18 | 2 | 0 | 37 | 58 | 0 | 0 | |
| Nouveau-Brunswick | 38 | 59 | 0 | 0 | 590 | 670 | 0 | 0 | 503 | 807 | 1 | 0 | |
| Nouvelle-Écosse | 37 | 86 | 0 | 0 | 397 | 1,031 | 1 | 0 | 557 | 1,281 | 0 | 0 | |
| Île-du-Prince-Édouard | 5 | 16 | 0 | 0 | 63 | 97 | 0 | 0 | 70 | 101 | 0 | 0 | |
| Terre-Neuve | 140 | 1,328 | 0 | 0 | 120 | 983 | 0 | 0 | 109 | 841 | 0 | 0 | |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| États-Unis | 3 | 12 | 1 | 0 | 29 | 102 | 28 | 0 | 40 | 169 | 20 | 0 | |
| Royaume-Uni | 2 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | |
| Autres pays d'Europe | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 4 | 6 | 0 | 0 | |
| Autres pays du monde | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | |
| Total | 681 | 1,716 | 13 | 0 | 7,445 | 6,079 | 216 | 0 | 9,316 | 11,451 | 176 | 2 | |
| Hommes | 258 | 789 | 4 | 0 | 2,460 | 2,553 | 57 | 0 | 3,641 | 5,339 | 60 | 2 | |
| célibataires maries | 0 | 0 | 0 | 0 | 10 | 2 | 0 | 0 | 41 | 22 | 0 | 0 | |
| Femmes | 421 | 925 | 9 | 0 | 4,951 | 3,510 | 159 | 0 | 5,540 | 6,029 | 115 | 0 | |
| célibataires maries | 2 | 2 | 0 | 0 | 24 | 14 | 0 | 0 | 94 | 61 | 1 | 0 | |
| Total | 679 | 1,714 | 13 | 0 | 7,411 | 6,063 | 216 | 0 | 9,181 | 11,368 | 175 | 2 | |
| célibataires maries | 2 | 2 | 0 | 0 | 34 | 16 | 0 | 0 | 135 | 83 | 1 | 0 | |

suite Tableau 3

| Province émettrice | | | | | | | | | | | | Yukon et Territoires du Nord- Ouest | Total |
|---|-----------------------------------|---------|-------------------|---------------|---------|---------------------------|--------------------------|------------------------------|-----------------|-----|--------|--|-------|
| Location et niveau d'études | Colom- bie Britan- nique | Alberta | Saskat- chewan | Mani- toba | Ontario | Nouveau Brun- swick | Nou- velle- Écosse | Île-du- Prince Édouard | Terre- Neuve | | | | |
| <i>Royaume-Uni</i> | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 10 | 9 | 2 | 1 | 46 | 7 | 2 | 1 | 1 | 0 | 79 | | |
| Études de 1er cycle | 18 | 12 | 5 | 0 | 35 | 2 | 6 | 1 | 6 | 0 | 85 | | |
| Études de 2e cycle | 3 | 14 | 4 | 3 | 53 | 0 | 5 | 2 | 2 | 0 | 86 | | |
| Études de 3e cycle | 6 | 1 | 6 | 8 | 33 | 1 | 3 | 0 | 0 | 0 | 58 | | |
| Codes de cours | | | | | | | | | | | | | |
| invalides | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | | |
| <i>Autres pays d'Europe</i> | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 10 | 2 | 1 | 2 | 82 | 4 | 2 | 0 | 0 | 0 | 103 | | |
| Études de 1er cycle | 10 | 4 | 3 | 2 | 9 | 3 | 15 | 1 | 9 | 0 | 56 | | |
| Études de 2e cycle | 1 | 2 | 1 | 0 | 13 | 6 | 1 | 0 | 0 | 0 | 24 | | |
| Études de 3e cycle | 2 | 0 | 2 | 1 | 8 | 5 | 1 | 0 | 0 | 0 | 19 | | |
| Codes de cours | | | | | | | | | | | | | |
| invalides | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | | |
| <i>Autres pays du monde</i> | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 1 | 0 | 0 | 2 | 50 | 0 | 0 | 0 | 0 | 0 | 53 | | |
| Études de 1er cycle | 5 | 5 | 0 | 0 | 12 | 2 | 7 | 0 | 1 | 0 | 32 | | |
| Études de 2e cycle | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 2 | | |
| Études de 3e cycle | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | | |
| Codes de cours | | | | | | | | | | | | | |
| invalides | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | | |
| <i>Total — Établissements étrangers</i> | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 58 | 122 | 11 | 18 | 397 | 21 | 13 | 3 | 3 | 1 | 647 | | |
| Études de 1er cycle | 336 | 156 | 145 | 81 | 728 | 55 | 67 | 9 | 31 | 3 | 1,611 | | |
| Études de 2e cycle | 42 | 185 | 23 | 50 | 324 | 17 | 34 | 10 | 7 | 1 | 693 | | |
| Études de 3e cycle | 27 | 6 | 18 | 17 | 110 | 10 | 6 | 2 | 2 | 0 | 198 | | |
| Codes de cours | | | | | | | | | | | | | |
| invalides | 0 | 164 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 164 | | |
| <i>Grand total</i> | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 6,400 | 4,590 | 2,766 | 1,357 | 31,551 | 2,112 | 2,200 | 346 | 735 | 21 | 52,078 | | |
| Études de 1er cycle | 9,099 | 4,852 | 6,091 | 2,932 | 39,468 | 4,989 | 6,466 | 1,026 | 6,431 | 116 | 81,470 | | |
| Études de 2e cycle | 412 | 1,231 | 151 | 224 | 2,651 | 191 | 321 | 54 | 102 | 10 | 5,347 | | |
| Études de 3e cycle | 120 | 17 | 61 | 25 | 365 | 11 | 17 | 41 | 3 | 1 | 661 | | |
| Codes de cours | | | | | | | | | | | | | |
| invalides | 2 | 2,261 | 1 | 4 | 2 | 1 | 0 | 0 | 0 | 0 | 2,271 | | |

| | | | | | | | | | | | | | | | | | |
|---|-------|-------|-------|-------|--------|-------|-------|-------|-------|-----|--------|--|--|--|--|--|--|
| <i>Ile-du-Prince-Édouard</i> | | | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 1 | 1 | 0 | 1 | 41 | 34 | 219 | 4 | 0 | 301 | | | | | | |
| Études de 1er cycle | 2 | 0 | 2 | 0 | 19 | 29 | 20 | 468 | 3 | 0 | 543 | | | | | | |
| Études de 2e cycle | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | | | | | | |
| Études de 3e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| Codes de cours | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| invalides | 0 | | | | | | | | | | | | | | | | |
| <i>Terre-Neuve</i> | | | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 5 | 0 | 0 | 13 | 1 | 6 | 3 | 569 | 0 | 597 | | | | | | |
| Études de 1er cycle | 2 | 1 | 1 | 0 | 26 | 54 | 15 | 4 | 5,976 | 2 | 6,081 | | | | | | |
| Études de 2e cycle | 0 | 0 | 0 | 0 | 9 | 1 | 4 | 0 | 44 | 0 | 60 | | | | | | |
| Études de 3e cycle | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 9 | | | | | | |
| Codes de cours | 0 | | | | | | | | | | | | | | | | |
| invalides | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | | | | | | |
| <i>Yukon et territoires du Nord-Ouest</i> | | | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| Études de 1er cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| Études de 2e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| Études de 3e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| Codes de cours | 0 | | | | | | | | | | | | | | | | |
| invalides | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| <i>Total — Établissements canadiens</i> | | | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 6,342 | 4,468 | 2,755 | 1,339 | 31,154 | 2,091 | 2,187 | 343 | 732 | 20 | 51,431 | | | | | | |
| Études de 1er cycle | 8,763 | 4,696 | 5,946 | 2,851 | 38,740 | 4,934 | 6,399 | 1,017 | 6,400 | 113 | 79,859 | | | | | | |
| Études de 2e cycle | 370 | 1,046 | 128 | 174 | 2,327 | 174 | 287 | 44 | 95 | 9 | 4,654 | | | | | | |
| Études de 3e cycle | 93 | 11 | 43 | 8 | 255 | 1 | 11 | 39 | 1 | 1 | 463 | | | | | | |
| Codes de cours | | | | | | | | | | | | | | | | | |
| invalides | 2 | 2,097 | 1 | 4 | 2 | 1 | 0 | 0 | 0 | 0 | 2,107 | | | | | | |
| <i>États-Unis</i> | | | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 37 | 111 | 8 | 13 | 219 | 10 | 9 | 2 | 2 | 1 | 412 | | | | | | |
| Études de 1er cycle | 303 | 135 | 137 | 79 | 672 | 48 | 39 | 7 | 15 | 3 | 1,438 | | | | | | |
| Études de 2e cycle | 38 | 169 | 18 | 47 | 257 | 11 | 28 | 8 | 5 | 0 | 581 | | | | | | |
| Études de 3e cycle | 15 | 5 | 10 | 8 | 69 | 4 | 2 | 2 | 2 | 0 | 117 | | | | | | |
| Codes de cours | | | | | | | | | | | | | | | | | |
| invalides | 0 | 155 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 155 | | | | | | |

suite Tableau 3

| Location et niveau d'études | Province émettrice | | | | | | | | | | Yukon et Territoires du Nord- Ouest | Total |
|---------------------------------|--|---------|-------------------|---------------|---------|---------------------------|--------------------------|------------------------------|-----------------|----|--|-------|
| | Colom- bie Bri- tan- nique | Alberta | Saskat- chewan | Mani- toba | Ontario | Nouveau Brun- swick | Nou- velle- Écosse | Ile-du- Prince Édouard | Terre- Neuve | | | |
| Ontario | | | | | | | | | | | | |
| Études ne menant pas à un grade | 160 | 103 | 58 | 63 | 30,688 | 201 | 247 | 53 | 136 | 2 | 31,711 | |
| Études de 1er cycle | 311 | 118 | 186 | 117 | 37,232 | 222 | 272 | 42 | 111 | 26 | 38,637 | |
| Études de 2e cycle | 60 | 130 | 18 | 29 | 2,070 | 46 | 65 | 16 | 23 | 0 | 2,457 | |
| Études de 3e cycle | 40 | 0 | 11 | 3 | 216 | 0 | 5 | 7 | 0 | 0 | 282 | |
| Codes de cours invalides | 0 | 172 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 173 | |
| Québec | | | | | | | | | | | | |
| Études ne menant pas à un grade | 23 | 21 | 2 | 0 | 113 | 79 | 7 | 2 | 2 | 0 | 249 | |
| Études de 1er cycle | 73 | 21 | 28 | 20 | 353 | 186 | 58 | 15 | 23 | 2 | 779 | |
| Études de 2e cycle | 3 | 9 | 4 | 1 | 79 | 21 | 4 | 3 | 1 | 0 | 125 | |
| Études de 3e cycle | 7 | 1 | 0 | 1 | 18 | 0 | 0 | 0 | 0 | 0 | 27 | |
| Codes de cours invalides | 0 | 31 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 31 | |
| Nouveau-Brunswick | | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 6 | 0 | 1 | 11 | 1,660 | 27 | 9 | 2 | 0 | 1,716 | |
| Études de 1er cycle | 10 | 5 | 12 | 2 | 139 | 3,597 | 356 | 133 | 59 | 0 | 4,313 | |
| Études de 2e cycle | 2 | 0 | 0 | 2 | 11 | 61 | 10 | 5 | 6 | 0 | 97 | |
| Études de 3e cycle | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | |
| Codes de cours invalides | 0 | 12 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 13 | |
| Nouvelle-Écosse | | | | | | | | | | | | |
| Études ne menant pas à un grade | 3 | 15 | 1 | 2 | 25 | 90 | 1,830 | 43 | 16 | 1 | 2,026 | |
| Études de 1er cycle | 43 | 14 | 12 | 5 | 272 | 795 | 5,605 | 339 | 203 | 5 | 7,293 | |
| Études de 2e cycle | 4 | 8 | 1 | 3 | 39 | 36 | 184 | 18 | 20 | 0 | 313 | |
| Études de 3e cycle | 2 | 0 | 0 | 0 | 0 | 0 | 3 | 24 | 0 | 0 | 29 | |
| Codes de cours invalides | 0 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 23 | |

TABLEAU 3
**Répartition des certificats selon la province émettrice, le lieu d'établissement
de la maison d'enseignement fréquentée et le niveau d'études, pour l'année se terminant le 30 juin 1980**

| Location et niveau d'études | Province émettrice | | | | | | | | | | Total |
|---|-----------------------------------|---------|-------------------|---------------|---------|---------------------------|--------------------------|------------------------------|-----------------|--|-------|
| | Colom- bie Britan- nique | Alberta | Saskat- chewan | Mani- toba | Ontario | Nouveau Brun- swick | Nou- velle- Écosse | Île-du- Prince Édouard | Terre- Neuve | Yukon et Territoires du Nord- Ouest | |
| <i>Colombie-Britannique</i> Études ne menant pas à un grade | 5,960 | 88 | 18 | 21 | 102 | 5 | 5 | 3 | 0 | 7 | 6,209 |
| Études de 1er cycle | 7,903 | 104 | 71 | 27 | 280 | 18 | 21 | 5 | 6 | 40 | 8,475 |
| Études de 2e cycle | 281 | 102 | 9 | 4 | 50 | 3 | 9 | 2 | 1 | 0 | 461 |
| Études de 3e cycle | 19 | 1 | 2 | 0 | 16 | 0 | 1 | 0 | 0 | 0 | 39 |
| Codes de cours | | | | | | | | | | | |
| invalides | 2 | 104 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 106 |
| <i>Alberta</i> Études ne menant pas à un grade | 172 | 4,182 | 428 | 61 | 118 | 11 | 23 | 11 | 2 | 7 | 5,015 |
| Études de 1er cycle | 272 | 4,388 | 200 | 43 | 182 | 23 | 30 | 6 | 15 | 30 | 5,189 |
| Études de 2e cycle | 10 | 738 | 6 | 5 | 22 | 3 | 6 | 0 | 0 | 7 | 797 |
| Études de 3e cycle | 9 | 9 | 0 | 0 | 2 | 0 | 2 | 0 | 1 | 1 | 24 |
| Codes de cours | | | | | | | | | | | |
| invalides | 0 | 1,641 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1,642 |
| <i>Saskatchewan</i> Études ne menant pas à un grade | 15 | 42 | 2,190 | 24 | 20 | 3 | 3 | 0 | 1 | 2 | 2,300 |
| Études de 1er cycle | 87 | 26 | 5,318 | 37 | 60 | 3 | 3 | 2 | 4 | 4 | 5,544 |
| Études de 2e cycle | 4 | 28 | 80 | 3 | 16 | 3 | 1 | 0 | 0 | 1 | 136 |
| Études de 3e cycle | 14 | 0 | 30 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 45 |
| Codes de cours | | | | | | | | | | | |
| invalides | 0 | 78 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 79 |
| <i>Manitoba</i> Études ne menant pas à un grade | 9 | 5 | 57 | 1,167 | 63 | 0 | 5 | 0 | 0 | 1 | 1,307 |
| Études de 1er cycle | 60 | 19 | 116 | 2,600 | 177 | 7 | 19 | 3 | 0 | 4 | 3,005 |
| Études de 2e cycle | 4 | 29 | 10 | 127 | 31 | 0 | 4 | 0 | 0 | 1 | 206 |
| Études de 3e cycle | 1 | 0 | 0 | 4 | 2 | 0 | 0 | 0 | 0 | 0 | 7 |
| Codes de cours | | | | | | | | | | | |
| invalides | 0 | 33 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 37 |

TABLEAU 2E
Répartition des certificats utilisés aux fins d'études de toutes catégories, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1980

| Province ou pays de l'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | | Total |
|--|---------------------------------------|-------------|------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|--------------------------------|---------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | Codes de cours invalides | |
| Colombie-Britannique | 1 816 | 423 | 7 096 | 2 153 | 160 | 1 187 | 1 002 | 484 | 283 | 68 | 512 | 106 | 15 290 |
| Alberta | 1 860 | 410 | 1 909 | 2 456 | 215 | 2 217 | 793 | 123 | 394 | 79 | 569 | 1 642 | 12 667 |
| Saskatchewan | 1 325 | 355 | 1 756 | 1 657 | 133 | 715 | 1 128 | 287 | 203 | 163 | 303 | 79 | 8 104 |
| Manitoba | 541 | 92 | 1 611 | 675 | 84 | 460 | 604 | 114 | 167 | 31 | 146 | 37 | 4 562 |
| Ontario | 10 726 | 1 497 | 30 764 | 4 737 | 572 | 11 662 | 6 984 | 1 937 | 1 902 | 416 | 1 890 | 173 | 73 260 |
| Québec | 141 | 66 | 558 | 80 | 36 | 79 | 67 | 51 | 74 | 12 | 16 | 31 | 1 211 |
| Nouveau-Brunswick | 1 414 | 98 | 1 839 | 907 | 1 | 781 | 726 | 185 | 1 | 13 | 162 | 13 | 6 140 |
| Nouvel-Écosse | 1 765 | 131 | 4 306 | 1 033 | 105 | 696 | 822 | 303 | 247 | 32 | 221 | 23 | 9 684 |
| Ile-du-Prince-Edouard | 235 | 5 | 368 | 89 | 6 | 74 | 40 | 2 | 0 | 2 | 25 | 1 | 847 |
| Terre-Neuve | 829 | 15 | 2 625 | 1 983 | 0 | 382 | 462 | 1 | 342 | 3 | 105 | 2 | 6 749 |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Etats-Unis | 240 | 69 | 908 | 384 | 32 | 357 | 241 | 53 | 72 | 129 | 63 | 155 | 2 703 |
| Royaume-Uni | 5 | 3 | 156 | 30 | 3 | 21 | 10 | 40 | 14 | 11 | 15 | 2 | 310 |
| Autres pays d'Europe | 6 | 6 | 87 | 8 | 3 | 8 | 2 | 2 | 72 | 8 | 0 | 6 | 208 |
| Autres pays du monde | 1 | 1 | 18 | 2 | 5 | 2 | 2 | 3 | 57 | 0 | 0 | 1 | 92 |
| Total | 20 904 | 3 171 | 54 001 | 16 194 | 1 355 | 18 641 | 12 883 | 3 585 | 3 828 | 967 | 4 027 | 2 271 | 141 827 |

TABLEAU 2D
Répartition des certificats utilisés aux fins d'études de doctoral, selon la province
ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1980

| Province ou pays de l'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | Total |
|--|---------------------------------------|-------------|------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|-------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | |
| Colombie-Britannique | 0 | 0 | 24 | 11 | 0 | 3 | 0 | 0 | 0 | 1 | 0 | 39 |
| Alberta | 0 | 0 | 6 | 9 | 1 | 1 | 0 | 0 | 7 | 0 | 0 | 24 |
| Saskatchewan | 0 | 5 | 6 | 0 | 1 | 0 | 3 | 0 | 30 | 0 | 0 | 45 |
| Manitoba | 0 | 0 | 4 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 7 |
| Ontario | 3 | 3 | 127 | 56 | 0 | 12 | 36 | 3 | 33 | 9 | 0 | 282 |
| Québec | 0 | 0 | 14 | 2 | 0 | 2 | 2 | 1 | 6 | 0 | 0 | 27 |
| Nouveau-Brunswick | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Nouvelle-Ecosse | 0 | 0 | 4 | 0 | 6 | 0 | 0 | 0 | 19 | 0 | 0 | 29 |
| Île-du-Prince-Édouard | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Terre-Neuve | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 9 |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| États-Unis | 7 | 5 | 66 | 11 | 1 | 5 | 14 | 0 | 4 | 4 | 0 | 117 |
| Royaume-Uni | 1 | 2 | 36 | 5 | 1 | 1 | 1 | 2 | 4 | 5 | 0 | 58 |
| Autres pays d'Europe | 0 | 0 | 10 | 1 | 0 | 0 | 0 | 2 | 6 | 0 | 0 | 19 |
| Autres pays du monde | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 4 |
| Total | 11 | 15 | 298 | 96 | 11 | 25 | 56 | 8 | 122 | 19 | 0 | 661 |

TABLEAU 2C
Répartition des certificats utilisés aux fins d'études de maîtrise, selon la province
ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1980

| Province ou pays de l'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | Total |
|--|---------------------------------------|-------------------------------|--------------------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|-------|
| | Commerce et adminis- tration | Agriculture et sciences | Arts et sciences collectifs | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | |
| Colombie-Britannique | 89 | 1 | 181 | 51 | 0 | 100 | 21 | 0 | 2 | 16 | 0 | 461 |
| Alberta | 10 | 5 | 44 | 28 | 1 | 703 | 4 | 0 | 2 | 0 | 0 | 797 |
| Saskatchewan | 13 | 3 | 47 | 18 | 0 | 28 | 2 | 0 | 0 | 25 | 0 | 136 |
| Manitoba | 11 | 5 | 92 | 7 | 0 | 81 | 1 | 0 | 3 | 5 | 1 | 206 |
| Ontario | 652 | 37 | 845 | 382 | 1 | 210 | 108 | 9 | 19 | 193 | 1 | 2,457 |
| Québec | 19 | 1 | 69 | 14 | 0 | 10 | 6 | 1 | 4 | 1 | 0 | 125 |
| Nouveau-Brunswick | 15 | 1 | 35 | 39 | 0 | 6 | 1 | 0 | 0 | 0 | 0 | 97 |
| Nouvelle-Ecosse | 156 | 1 | 95 | 18 | 1 | 11 | 4 | 3 | 0 | 23 | 1 | 313 |
| Île-du-Prince-Édouard | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 |
| Terre-Neuve | 6 | 0 | 30 | 23 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 60 |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| États-Unis | 69 | 7 | 169 | 67 | 8 | 177 | 23 | 10 | 2 | 46 | 3 | 581 |
| Royaume-Uni | 4 | 1 | 41 | 4 | 0 | 11 | 2 | 22 | 0 | 1 | 0 | 86 |
| Autres pays d'Europe | 2 | 0 | 18 | 1 | 0 | 2 | 1 | 0 | 0 | 0 | 0 | 24 |
| Autres pays du monde | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Total | 1,046 | 62 | 1,668 | 652 | 11 | 1,341 | 173 | 45 | 33 | 310 | 6 | 5,347 |

TABLEAU 2B
Répartition des certificats utilisés aux fins d'études de premier cycle, selon la province
ou le pays de l'établissement fréquenté, pour l'année se terminant le 30 juin 1980

| Province ou pays de l'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | |
|--|----------------------------|-------------|------------------|---------------------|--------------|---------------------------|-------------------|-------|----------|-----------|------------|--------|
| | Commerce et administration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | Total |
| Colombie-Britannique | 525 | 179 | 4,781 | 1,358 | 108 | 498 | 312 | 426 | 274 | 9 | 5 | 8,475 |
| Alberta | 618 | 112 | 1,289 | 1,682 | 168 | 524 | 332 | 60 | 373 | 25 | 6 | 5,189 |
| Saskatchewan | 723 | 277 | 1,629 | 1,551 | 88 | 398 | 352 | 279 | 171 | 75 | 1 | 5,544 |
| Manitoba | 135 | 79 | 1,414 | 604 | 63 | 230 | 168 | 112 | 159 | 16 | 25 | 3,005 |
| Ontario | 3,559 | 808 | 23,810 | 2,319 | 26 | 4,227 | 2,141 | 1,407 | 197 | 118 | 25 | 38,637 |
| Québec | 99 | 47 | 404 | 47 | 20 | 50 | 31 | 44 | 35 | 1 | 1 | 779 |
| Nouvelle-Brunswick | 748 | 87 | 1,763 | 837 | 1 | 432 | 259 | 181 | 1 | 3 | 1 | 4,313 |
| Nouvelle-Écosse | 1,128 | 56 | 4,169 | 618 | 60 | 392 | 365 | 263 | 226 | 5 | 11 | 7,293 |
| Ile-du-Prince-Édouard | 118 | 1 | 353 | 59 | 0 | 4 | 5 | 1 | 0 | 0 | 2 | 543 |
| Terre-Neuve | 683 | 2 | 2,586 | 1,951 | 0 | 298 | 240 | 0 | 321 | 0 | 0 | 6,081 |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| États-Unis | 132 | 23 | 611 | 260 | 13 | 153 | 147 | 27 | 19 | 34 | 19 | 1,438 |
| Royaume-Uni | 0 | 0 | 46 | 2 | 0 | 7 | 3 | 14 | 8 | 2 | 3 | 85 |
| Autres pays d'Europe | 0 | 1 | 31 | 1 | 0 | 1 | 0 | 0 | 15 | 7 | 0 | 56 |
| Autres pays du monde | 1 | 0 | 10 | 2 | 3 | 2 | 0 | 1 | 13 | 0 | 0 | 32 |
| Total | 8,469 | 1,672 | 42,896 | 11,291 | 550 | 7,216 | 4,355 | 2,815 | 1,812 | 295 | 99 | 81,470 |

TABLEAU 2A
Répartition des certificats utilisés aux fins d'études ne menant pas à un grade, selon la province
ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1980

| Province ou pays de l'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | | Total |
|--|---------------------------------------|-------------------------------|--------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|--------|-------|
| | Commerce et adminis- tration | Agriculture et sciences | Arts et collectifs | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | Total | |
| Colombie-Britannique | 1 202 | 243 | 2 110 | 733 | 52 | 586 | 669 | 58 | 7 | 42 | 507 | 6 209 | |
| Alberta | 1 232 | 293 | 570 | 737 | 45 | 989 | 457 | 63 | 12 | 54 | 563 | 5 015 | |
| Saskatchewan | 589 | 70 | 74 | 88 | 44 | 289 | 771 | 8 | 2 | 63 | 302 | 2 300 | |
| Manitoba | 395 | 8 | 101 | 63 | 20 | 148 | 435 | 2 | 5 | 10 | 120 | 1 307 | |
| Ontario | 6 512 | 649 | 5 982 | 1 980 | 545 | 7 213 | 4 699 | 518 | 1 653 | 96 | 1 864 | 31 711 | |
| Québec | 23 | 18 | 71 | 17 | 16 | 17 | 28 | 5 | 29 | 10 | 15 | 249 | |
| Nouveau-Brunswick | 651 | 10 | 40 | 31 | 0 | 343 | 466 | 4 | 0 | 10 | 161 | 1 716 | |
| Nouvelle-Écosse | 481 | 74 | 38 | 397 | 38 | 293 | 453 | 37 | 2 | 4 | 209 | 2 026 | |
| Île-du-Prince-Édouard | 117 | 4 | 15 | 9 | 6 | 68 | 35 | 1 | 0 | 2 | 23 | 301 | |
| Terre-Neuve | 140 | 13 | 9 | 9 | 0 | 84 | 222 | 1 | 11 | 3 | 105 | 597 | |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Etats-Unis | 32 | 34 | 62 | 46 | 10 | 22 | 57 | 16 | 47 | 45 | 41 | 412 | |
| Royaume-Uni | 0 | 0 | 33 | 19 | 2 | 2 | 4 | 2 | 2 | 3 | 12 | 79 | |
| Autres pays d'Europe | 4 | 5 | 28 | 5 | 3 | 5 | 1 | 0 | 51 | 1 | 0 | 103 | |
| Autres pays du monde | 0 | 1 | 6 | 0 | 2 | 0 | 2 | 2 | 40 | 0 | 0 | 53 | |
| Total | 11 378 | 1 422 | 9 139 | 4 155 | 783 | 10 059 | 8 299 | 717 | 1 861 | 343 | 3 922 | 52 078 | |

Nouvelle-Écosse

| | | | | | | | | | |
|---------------------------------------|-----|---------|-------|-----------|-----|---------|----|-------|-----------|
| Université Acadia | 27 | 33,830 | 1,290 | 1,591,005 | 28 | 36,180 | 0 | 1,345 | 1,661,015 |
| College of Cape Breton | 216 | 261,030 | 265 | 283,588 | 0 | 0 | 0 | 481 | 544,618 |
| Université Dalhousie | 78 | 107,110 | 2,301 | 2,848,496 | 223 | 303,472 | 29 | 2,631 | 3,289,568 |
| Université King's College | 2 | 2,800 | 142 | 162,440 | 0 | 0 | 0 | 144 | 165,240 |
| Université Mount Saint Vincent | 128 | 159,810 | 584 | 693,315 | 4 | 3,540 | 0 | 716 | 856,665 |
| Nova Scotia College of Art and Design | 5 | 5,690 | 260 | 320,204 | 1 | 1,800 | 0 | 266 | 327,694 |
| Nova Scotia Technical College | 50 | 67,011 | 335 | 402,744 | 8 | 7,915 | 0 | 393 | 477,670 |
| Université Sainte-Anne | 31 | 33,740 | 70 | 75,380 | 0 | 0 | 0 | 101 | 109,120 |
| Université St. Francis Xavier | 34 | 46,880 | 1,219 | 1,539,826 | 0 | 0 | 0 | 1,253 | 1,586,706 |
| Université St. Mary's | 15 | 19,210 | 714 | 891,118 | 26 | 35,790 | 0 | 755 | 946,118 |

Île-du-Prince-Édouard

Université de l'Île-du-Prince-Édouard

| | | | | | | | | | |
|--|---|-------|-----|---------|---|---|---|-----|---------|
| | 7 | 6,180 | 528 | 549,480 | 0 | 0 | 0 | 535 | 555,660 |
|--|---|-------|-----|---------|---|---|---|-----|---------|

Terre-Neuve

Université Memorial

| | | | | | | | | | | |
|--|----|--------|-------|-----------|----|--------|---|-------|-------|-----------|
| | 26 | 31,982 | 6,072 | 3,392,983 | 60 | 48,830 | 9 | 9,340 | 6,167 | 3,483,135 |
|--|----|--------|-------|-----------|----|--------|---|-------|-------|-----------|

Autres universités canadiennes***

| | | | | | | | | | | |
|--|-----|---------|-----|---------|----|---------|---|--------|-----|---------|
| | 107 | 129,100 | 501 | 555,737 | 81 | 107,095 | 9 | 10,460 | 698 | 802,392 |
|--|-----|---------|-----|---------|----|---------|---|--------|-----|---------|

Total — Universités canadiennes

| | | | | | | | | | | |
|--|-------|-----------|--------|------------|-------|-----------|-----|---------|--------|------------|
| | 7,334 | 9,040,436 | 79,003 | 75,184,719 | 3,753 | 5,082,248 | 426 | 550,360 | 90,516 | 89,857,763 |
|--|-------|-----------|--------|------------|-------|-----------|-----|---------|--------|------------|

Universités étrangères (par pays)

| | | | | | | | | | | |
|-------------|-----|---------|-------|-----------|-----|---------|-----|---------|-------|-----------|
| États-Unis | 261 | 390,430 | 1,273 | 1,885,206 | 481 | 738,448 | 109 | 152,965 | 2,124 | 3,167,049 |
| Royaume-Uni | 38 | 58,340 | 67 | 106,170 | 77 | 118,083 | 58 | 87,345 | 240 | 369,938 |
| Europe | 94 | 146,625 | 53 | 72,490 | 18 | 26,190 | 19 | 26,500 | 184 | 271,805 |
| Autres pays | 50 | 76,120 | 31 | 49,980 | 2 | 2,700 | 4 | 7,200 | 87 | 136,000 |

Total — Universités étrangères

| | | | | | | | | | | |
|--|-----|---------|-------|-----------|-----|---------|-----|---------|-------|-----------|
| | 443 | 671,515 | 1,424 | 2,113,846 | 578 | 885,421 | 190 | 274,010 | 2,635 | 3,944,792 |
|--|-----|---------|-------|-----------|-----|---------|-----|---------|-------|-----------|

Grand total — Toutes les universités

| | | | | | | | | | | |
|--|-------|-----------|--------|------------|-------|-----------|-----|---------|--------|------------|
| | 7,777 | 9,711,951 | 80,427 | 77,298,565 | 4,331 | 5,967,669 | 616 | 824,370 | 93,151 | 93,802,555 |
|--|-------|-----------|--------|------------|-------|-----------|-----|---------|--------|------------|

Autres établissements d'enseignement postsecondaires (par type) au Canada et dans les autres pays

| | | | | | | | | | |
|--|--------|------------|-----|---------|-----|---------|----|--------|------------|
| Collèges universités | 5,544 | 6,490,167 | 186 | 211,985 | 413 | 570,285 | 0 | 6,143 | 7,272,437 |
| Écoles de soins infirmiers | 1,088 | 1,336,792 | 31 | 37,389 | 144 | 212,580 | 0 | 1,263 | 1,586,761 |
| Établissements privés | 5,421 | 7,006,487 | 493 | 669,930 | 228 | 315,190 | 42 | 63,070 | 8,054,677 |
| Écoles normales | 357 | 418,845 | 12 | 12,690 | 3 | 4,450 | 0 | 372 | 435,985 |
| Établissements de formation technique et professionnelle | 31,891 | 27,552,245 | 321 | 403,222 | 228 | 332,535 | 3 | 2,620 | 32,443 |
| | | | | | | | | | 28,290,622 |

Total — établissements autres que les universités

| | | | | | | | | | | |
|--|--------|------------|-------|-----------|-------|-----------|----|--------|--------|------------|
| | 44,301 | 42,804,536 | 1,043 | 1,335,216 | 1,016 | 1,435,040 | 45 | 65,690 | 46,405 | 45,640,482 |
|--|--------|------------|-------|-----------|-------|-----------|----|--------|--------|------------|

Total — Codes de cours invalides

| | | | | | | | | | | |
|--|---|---|---|---|---|---|---|---|-------|-----------|
| | — | — | — | — | — | — | — | — | 2,271 | 3,246,297 |
|--|---|---|---|---|---|---|---|---|-------|-----------|

Grand total — Tous les établissements

| | | | | | | | | | | |
|--|--------|------------|--------|------------|-------|-----------|-----|---------|---------|-------------|
| | 52,078 | 52,516,487 | 81,470 | 78,633,781 | 5,347 | 7,402,709 | 661 | 890,060 | 141,827 | 142,689,334 |
|--|--------|------------|--------|------------|-------|-----------|-----|---------|---------|-------------|

* Comprend les diplômes, les certificats et les autres titres de niveau équivalent.

** Comprend les deuxième diplômes de premier cycle et les premiers diplômes dans un domaine professionnel.

*** Comprend les universités ayant délivré moins de 100 certificats.

suite Tableau 1

| Établissement d'enseignement <i>Universités canadiennes (par établissement)</i> | Nombre | Montant \$ | Programmes ne menant pas à l'obtention d'un grade* | Montant | Nombre | Programmes de 1 ^{er} cycle* | Montant | Nombre | Maîtrise | Montant | Nombre | Doctorate | Montant | Nombre | Total | Montant |
|--|--------|---------------|---|-----------|--------|---|---------|---------|----------|-----------|--------|-----------|---------|--------|-------|---------|
| | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |
| <i>Ontario</i> | | | | | | | | | | | | | | | | |
| Cours d'admission au barreau | 402 | 641,998 | 4 | 7,010 | 1 | 1,800 | 0 | 0 | 407 | 650,808 | | | | | | |
| Université Brock | 6 | 7,310 | 791 | 688,860 | 4 | 5,110 | 0 | 0 | 801 | 701,280 | | | | | | |
| Université Carleton | 18 | 20,140 | 1,990 | 1,819,428 | 191 | 252,778 | 5 | 6,880 | 2,204 | 2,099,226 | | | | | | |
| Université de Guelph | 362 | 445,005 | 3,249 | 2,606,024 | 85 | 106,651 | 5 | 6,040 | 3,701 | 3,163,720 | | | | | | |
| Université Lakehead | 144 | 138,970 | 736 | 726,350 | 28 | 29,590 | 0 | 0 | 908 | 894,910 | | | | | | |
| Université Laurentienne | 37 | 42,230 | 1,076 | 872,470 | 8 | 9,420 | 0 | 0 | 1,121 | 924,120 | | | | | | |
| Université McMaster | 292 | 405,355 | 2,455 | 1,744,460 | 124 | 124,225 | 14 | 20,870 | 2,885 | 2,294,910 | | | | | | |
| Université d'Ottawa | 190 | 268,760 | 2,149 | 2,114,471 | 154 | 225,195 | 21 | 29,390 | 2,721 | 2,600,393 | | | | | | |
| Université Queen's (Kingston) | 205 | 308,945 | 2,330 | 2,004,728 | 168 | 261,520 | 18 | 25,200 | 2,987 | 2,479,650 | | | | | | |
| Institut polytechnique Ryerson | 1,340 | 1,034,420 | 1,628 | 1,416,335 | 19 | 28,895 | 0 | 0 | 8,406 | 8,195,030 | | | | | | |
| Université de Toronto | 1,252 | 1,756,480 | 6,509 | 5,480,475 | 522 | 787,015 | 123 | 171,060 | 830 | 644,520 | | | | | | |
| Université Trent | 1 | 1,800 | 828 | 641,910 | 1 | 810 | 0 | 0 | 4,410 | 2,965,487 | | | | | | |
| Université de Waterloo | 111 | 135,070 | 4,179 | 2,691,887 | 103 | 121,110 | 17 | 17,420 | 5,271 | 5,094,451 | | | | | | |
| Université Western | 586 | 836,915 | 4,209 | 3,587,288 | 465 | 654,368 | 11 | 15,880 | 1,491 | 1,072,495 | | | | | | |
| Université Wilfrid Laurier | 48 | 42,385 | 1,333 | 867,800 | 110 | 162,310 | 0 | 0 | 2,042 | 2,131,346 | | | | | | |
| Université de Windsor | 28 | 34,315 | 1,900 | 1,948,731 | 108 | 140,520 | 6 | 7,780 | 3,209 | 3,231,543 | | | | | | |
| Université York | 7 | 10,235 | 2,911 | 2,815,798 | 267 | 374,690 | 24 | 30,820 | | | | | | | | |
| <i>Québec</i> | | | | | | | | | | | | | | | | |
| Université Concordia | 9 | 12,240 | 198 | 218,055 | 14 | 20,960 | 1 | 1,800 | 222 | 253,055 | | | | | | |
| Université Laval | 32 | 35,435 | 116 | 125,512 | 8 | 5,400 | 1 | 1,800 | 157 | 168,147 | | | | | | |
| Université McGill | 70 | 99,680 | 261 | 301,854 | 76 | 109,734 | 19 | 27,100 | 426 | 538,368 | | | | | | |
| <i>Nouveau-Brunswick</i> | | | | | | | | | | | | | | | | |
| Université de Moncton | 232 | 234,050 | 1,429 | 1,543,354 | 46 | 55,040 | 0 | 0 | 1,707 | 1,832,444 | | | | | | |
| Université Mount Allison | 10 | 11,030 | 454 | 537,867 | 1 | 1,150 | 0 | 0 | 465 | 550,047 | | | | | | |
| Université de Nouveau-Brunswick | 16 | 20,550 | 1,930 | 2,255,317 | 44 | 57,790 | 1 | 1,400 | 1,991 | 2,335,057 | | | | | | |
| Université St. Thomas | 6 | 5,880 | 376 | 407,665 | 5 | 4,630 | 0 | 0 | 387 | 418,175 | | | | | | |

TABLEAU 1
Données relatives aux certificats par établissement d'enseignement fréquenté,
pour l'année se terminant le 30 juin 1980

| Établissement d'enseignement | Programmes de deuxième et troisième cycles | | | | | | | | | |
|---|--|------------|--------------------------|------------|----------|------------|-----------|------------|--------|------------|
| | Programmes ne menant pas à l'obtention d'un grade* | | Programmes de 1er cycle* | | Maîtrise | | Doctorate | | Total | |
| | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ |
| Universités canadiennes (par établissement) | | | | | | | | | | |
| Colombie-Britannique | | | | | | | | | | |
| Université de la Colombie-Britannique | 316 | 445,385 | 4,821 | 5,949,762 | 260 | 367,160 | 33 | 45,650 | 5,430 | 6,807,957 |
| Université Simon Fraser | 322 | 346,185 | 1,802 | 1,971,610 | 54 | 64,565 | 3 | 3,220 | 2,181 | 2,385,580 |
| Université de Victoria | 65 | 86,975 | 1,736 | 2,179,580 | 44 | 61,840 | 2 | 3,600 | 1,847 | 2,331,995 |
| Alberta | | | | | | | | | | |
| Université de l'Alberta | 208 | 305,745 | 2,993 | 3,963,279 | 101 | 135,905 | 20 | 27,365 | 3,322 | 4,432,294 |
| Université de Calgary | 80 | 117,600 | 1,787 | 2,214,120 | 46 | 63,535 | 4 | 5,480 | 1,917 | 2,400,735 |
| Université de Lethbridge | 43 | 56,530 | 228 | 283,805 | 0 | 0 | 0 | 0 | 271 | 340,335 |
| Saskatchewan | | | | | | | | | | |
| Université de Regina | 21 | 19,195 | 913 | 647,401 | 14 | 10,980 | 0 | 0 | 948 | 677,576 |
| Université de Saskatchewan | 65 | 81,000 | 4,478 | 3,263,564 | 69 | 54,120 | 45 | 42,725 | 4,657 | 3,441,409 |
| Manitoba | | | | | | | | | | |
| Université de Brandon | 3 | 3,360 | 349 | 489,555 | 0 | 0 | 0 | 0 | 352 | 492,915 |
| Université du Manitoba | 80 | 124,480 | 2,049 | 2,759,770 | 182 | 238,810 | 6 | 8,590 | 2,317 | 3,131,650 |
| Université de Winnipeg | 1 | 410 | 525 | 732,308 | 0 | 0 | 0 | 0 | 526 | 732,718 |

TABLEAU D
Résumé des opérations par année — de 1964-1965 à 1979-1980

| Données relatives aux prêts | Sommes en jeu | | | | | | | | Autres |
|-----------------------------|---|---|-----------------|-------------------------|----------------------------------|-----------------------|----------------------------|---------------------------|--------|
| | Valeur des certificats délivrés (en million de dollars) | Nombre d'étudiants bénéficiaires de certificats | Intérêts versés | Reclamations pour perte | Reclamations pour cause de décès | Frais de recouvrement | Sommes recouvrées (crédit) | Paiements de remplacement | |
| Année | \$ | | \$ | \$ | \$ | \$ | \$ | \$ | |
| 1964-65 | 26.7 | 42,113 | 154,345 | — | 500 | — | — | — | |
| 1965-66 | 36.0 | 51,272 | 1,551,733 | 6,751 | 20,690 | — | — | 154,845 | |
| 1966-67 | 41.1 | 63,243 | 2,438,354 | 109,256 | 55,607 | — | 2,588 | 74,262 | |
| 1967-68 | 57.9 | 90,371 | 4,936,456 | 210,437 | 93,485 | 983 | 9,675 | 757,448 | |
| 1968-69 | 65.9 | 107,312 | 5,993,076 | 395,709 | 122,134 | 14,585 | 64,695 | 1,229,577 | |
| 1969-70 | 80.0 | 121,611 | 10,621,705 | 1,495,650 | 163,973 | 21,306 | 109,618 | 2,402,553 | |
| 1970-71 | 92.1 | 135,899 | 16,565,480 | 4,983,074 | 208,996 | 116,183 | 557,692 | 2,909,954 | |
| 1971-72 | 91.8 | 128,585 | 11,558,412 | 7,597,242 | 199,046 | 192,467 | 1,030,066 | 2,909,954 | |
| 1972-73 | 106.6 | 122,396 | 20,039,215 | 8,849,095 | 238,937 | 305,384 | 1,724,576 | 5,342,277 | |
| 1973-74 | 115.8 | 123,987 | 16,272,785 | 12,342,508 | 321,641 | 391,445 | 2,379,871 | 9,069,966 | |
| 1974-75 | 129.7 | 140,644 | 19,011,499 | 13,982,509 | 431,506 | 688,591 | 4,198,708 | 7,977,986 | |
| 1975-76 | 157.4 | 153,419 | 21,877,080 | 15,991,766 | 429,283 | 1,260,549 | 5,700,890 | 11,104,750 | |
| 1976-77 | 178.3 | 154,981* | 19,419,330 | 19,861,326 | 343,444 | 2,389,540 | 9,218,177 | 10,704,927 | |
| 1977-78 | 140.9 | 119,242 | 31,166,431 | 19,357,614 | 417,900 | 2,763,814 | 11,106,330 | 45,684,184 | |
| 1978-79 | 159.3 | 132,013 | 39,003,234 | 25,139,759 | 282,740 | 2,718,448 | 11,692,772 | 13,027,488 | |
| 1979-80 | 152.5 | 123,895 | 32,922,029 | 25,943,518 | 213,010 | 2,773,540 | 13,192,936 | 12,102,573 | |
| total | 1,632.0 | 1,812,983 | 253,531,164 | 156,266,214 | 3,542,892 | 13,636,835 | 60,988,594 | 15,875,306 | |
| | | | | | | | | 21,670,352 | |
| | | | | | | | | 70,329,513 | |
| | | | | | | | | 492,064,326 | |
| | | | | | | | | 8,451,720 | |
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* Ce chiffre inclut 23 279 certificats qui, par erreur, ont été considérés comme ayant été délivrés au cours de l'année 1976-1977 au lieu de l'année 1977-1978.

| | | | | | | | | | | |
|---------|---------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|-----------------------------|------------------------------------|-----------------------------|-----------------------------------|
| 1974-75 | Nombre Montant \$ % de \$ | 32,734 25,459,582 21.5 | 16,590 13,204,461 11.2 | 31,591 25,980,805 22.0 | 17,439 13,461,895 11.4 | 46,704 35,274,482 29.9 | 3,406 2,718,472 2.3 | 148,464 116,099,697 98.3 | 2,885 2,058,990 1.7 | 151,349 118,158,687 100 |
| 1975-76 | Nombre Montant \$ % de \$ | 37,822 31,367,689 21.5 | 19,833 16,373,146 11.3 | 37,665 32,389,903 22.2 | 21,587 16,753,347 11.5 | 55,297 42,297,363 29.1 | 4,132 3,774,069 2.6 | 176,336 142,955,517 98.2 | 3,399 2,654,370 1.8 | 179,735 145,609,887 100 |
| 1976-77 | Nombre Montant \$ % de \$ | 32,754 32,941,180 20.8 | 18,313 17,910,129 11.3 | 34,348 35,208,029 22.2 | 19,632 18,923,416 12.0 | 50,026 46,184,834 29.2 | 3,225 3,239,604 2.0 | 158,298 154,407,192 97.5 | 3,963 3,889,316 2.5 | 162,261 158,296,508 100 |
| 1977-78 | Nombre Montant \$ % de \$ | 25,028 25,971,333 19.6 | 15,298 15,238,968 11.5 | 29,070 30,775,647 23.2 | 14,814 14,949,617 11.3 | 40,020 38,080,044 28.7 | 3,287 3,467,910 2.6 | 127,517 128,483,539 96.9 | 3,749 4,120,924 3.1 | 131,266 132,604,463 100 |
| 1978-79 | Nombre Montant \$ % de \$ | 28,115 29,394,036 19.9 | 16,616 16,759,276 11.3 | 31,326 33,176,006 22.4 | 17,940 18,298,514 12.4 | 42,968 41,565,682 28.1 | 3,514 3,683,285 2.5 | 140,479 142,876,799 96.6 | 4,610 5,027,086 3.4 | 145,089 147,903,885 100 |
| 1979-80 | Nombre Montant \$ % de \$ | 28,853 30,237,514 21.2 | 16,276 16,498,989 11.6 | 30,389 31,682,554 22.2 | 16,926 16,912,833 11.8 | 40,179 38,452,335 26.9 | 3,448 3,819,501 2.7 | 136,071 137,603,726 96.4 | 5,756 5,085,608 3.6 | 141,827 142,689,334 100 |
| Total | Nombre Montant \$ % de \$ | 437,626 340,274,939 22.4 | 226,982 175,785,991 11.6 | 414,593 336,998,372 22.2 | 222,563 169,432,686 11.2 | 567,549 425,301,168 28.0 | 41,602 36,153,825 2.4 | 1,910,915 1,483,946,981 97.8 | 39,412 33,245,468 2.2 | 1,950,327 1,517,192,449 100 |

TABLEAU C
Résumé de réparation des prêts par l'établissement de crédit
par année — 1964-1965 à 1979-1980

| Année | Banques à charte | | | | | | | | | | Total pour tous les établissements de crédit |
|---------|---------------------------------|------------------------------|------------------------------|------------------------------|---|------------------------------|---------------------------|--|---------------------------|-------------------------------|--|
| | Banque de Montréal | Banque de Nouvelle-Ecosse | Banque royale du Canada | Banque Toronto Dominion | Banque canadienne impériale de Commerce | Autres banques | Total pour les banques | Coopératives de crédit ou caisses populaires | | | |
| 1964-65 | Nombre Montant \$ % de \$ | 12,581 7,183,243 27.2 | 5,973 3,435,094 13.1 | 10,248 6,237,059 23.6 | 4,978 2,858,549 10.8 | 10,808 6,178,488 23.4 | 516 298,509 1.1 | 45,104 26,190,942 99.2 | 322 198,746 0.8 | 45,426 26,389,688 100 | |
| 1965-66 | Nombre Montant \$ % de \$ | 15,438 9,531,046 28.1 | 7,284 4,607,240 13.6 | 12,022 7,965,648 23.5 | 5,043 3,165,331 9.3 | 12,381 7,640,402 22.5 | 841 544,885 1.6 | 53,009 33,454,552 98.6 | 693 470,042 1.4 | 53,702 33,924,594 100 | |
| 1966-67 | Nombre Montant \$ % de \$ | 19,821 11,906,870 29.8 | 9,319 5,407,377 13.5 | 14,753 9,051,181 22.7 | 6,371 3,504,736 8.8 | 15,261 8,784,853 22.0 | 996 659,391 1.7 | 66,521 39,314,408 98.5 | 880 601,790 1.5 | 67,401 39,916,198 100 | |
| 1967-68 | Nombre Montant \$ % de \$ | 26,862 16,298,855 28.8 | 12,204 7,335,718 13.0 | 20,532 12,588,215 22.3 | 9,866 5,463,954 9.7 | 22,830 13,163,506 23.3 | 1,224 779,923 1.4 | 93,518 55,630,171 98.4 | 1,240 879,953 1.6 | 94,758 56,510,124 100 | |
| 1968-69 | Nombre Montant \$ % de \$ | 28,415 16,788,843 26.8 | 13,838 7,846,007 12.5 | 23,360 13,678,587 21.9 | 11,962 6,378,170 10.2 | 28,611 15,822,248 25.3 | 1,564 1,035,428 1.7 | 107,750 61,549,283 98.4 | 1,543 1,026,894 1.6 | 109,293 62,576,177 100 | |
| 1969-70 | Nombre Montant \$ % de \$ | 30,132 18,605,695 23.9 | 14,897 8,895,806 11.4 | 26,403 16,440,581 21.2 | 13,984 7,688,046 9.9 | 34,582 19,873,443 25.6 | 6,156 4,803,655 6.2 | 126,154 76,307,226 98.2 | 1,916 1,402,192 1.8 | 128,070 77,709,418 100 | |
| 1970-71 | Nombre Montant \$ % de \$ | 31,337 19,653,902 23.6 | 16,016 9,613,254 11.5 | 28,338 17,784,793 21.4 | 15,728 8,731,799 10.5 | 42,068 24,535,336 29.5 | 2,085 1,548,423 1.9 | 135,572 81,867,507 98.4 | 1,915 1,368,100 1.6 | 137,487 83,235,607 100 | |
| 1971-72 | Nombre Montant \$ % de \$ | 29,427 19,290,027 22.6 | 15,078 9,612,529 11.3 | 27,899 18,472,326 21.6 | 15,054 8,866,075 10.4 | 42,037 26,238,739 30.7 | 2,146 1,679,456 2.0 | 131,641 84,159,152 98.5 | 1,860 1,254,180 1.5 | 133,501 85,413,332 100 | |
| 1972-73 | Nombre Montant \$ % de \$ | 28,479 22,227,703 22.3 | 14,546 11,274,329 11.3 | 27,831 22,077,896 22.2 | 15,288 11,350,496 11.4 | 41,327 29,226,858 29.3 | 2,347 1,995,898 2.0 | 129,818 98,153,180 98.5 | 2,194 1,462,968 1.5 | 132,012 99,616,148 100 | |
| 1973-74 | Nombre Montant \$ % de \$ | 29,828 23,417,401 22.0 | 14,901 11,773,668 11.0 | 28,818 23,489,142 22.0 | 15,951 12,125,908 11.4 | 42,450 31,982,555 30.0 | 2,715 2,105,416 2.0 | 134,663 104,894,090 98.4 | 2,487 1,744,309 1.6 | 137,150 106,638,399 100 | |

TABLEAU B

Valeur des prêts à recouvrer par les établissements de crédit au 30 juin 1980

| Établissement de crédit | Prêts à recouvrer | | |
|--|---|--|----------------|
| | Catégorie A (le gouvernement paie l'intérêt) | Catégorie B (l'emprunteur paie l'intérêt) | Total |
| Banques à charte | \$ 328,736,007 | \$ 352,043,699 | \$ 680,779,706 |
| Coopératives de crédit ou caisses populaires. | 8,298,565 | 156,090 | 8,454,655 |
| Total | 337,034,572 | 352,199,789 | 689,234,361 |

TABLEAU A
**Quotes-part des provinces, sommes supplémentaires, certificats d'admissibilité délivrés,
nombre d'étudiants bénéficiaires de certificats utilisés dans chacune des provinces
participantes pour l'année se terminant le 30 juin 1980**

| Province émettrice | Quote-part des provinces supplémentaires | Sommes | Total des sommes allouées | Certificats délivrés | | | Certificats utilisés | | |
|---------------------------|--|------------|---------------------------------|----------------------|--------------------------|-----------------------|--------------------------------|--------------------------|-----------------------|
| | | | | Valeur nominale | Nombre de certificats | Nombre d'étudiants | Sommes obtenues en prêts | Nombre de certificats | Nombre d'étudiants |
| Colombie-Britannique | 25,451,865 | 2,624,334 | 28,076,199 | 21,110,810 | 16,837 | 15,074 | 19,768,564 | 16,033 | 14,544 |
| Alberta | 22,012,629 | 8,432,306 | 30,444,935 | 20,286,679 | 14,446 | 12,894 | 17,652,254 | 12,951 | 12,139 |
| Saskatchewan | 10,097,048 | 1,692,723 | 11,789,771 | 6,996,720 | 9,837 | 4,881 | 6,469,161 | 9,070 | 4,637 |
| Manitoba | 10,637,283 | 3,127,579 | 13,764,862 | 6,960,350 | 4,963 | 4,520 | 6,522,225 | 4,542 | 4,181 |
| Ontario | 86,254,812 | 45,351,391 | 131,606,203 | 69,536,902 | 79,162 | 66,395 | 65,938,365 | 74,037 | 63,412 |
| Nouveau-Brunswick | 7,669,798 | 3,454,743 | 11,124,541 | 8,903,325 | 7,685 | 6,339 | 8,462,092 | 7,304 | 6,067 |
| Nouvelle-Écosse | 8,993,752 | 7,808,636 | 16,802,388 | 11,672,060 | 9,391 | 7,999 | 11,142,015 | 9,004 | 7,720 |
| Île-du-Prince-Édouard | 1,331,563 | 793,307 | 2,124,870 | 1,672,505 | 1,317 | 1,175 | 1,624,505 | 1,467 | 1,143 |
| Terre-Neuve | 6,482,807 | 1,360,850 | 7,843,657 | 5,089,696 | 7,439 | 4,464 | 4,880,151 | 7,271 | 4,390 |
| Yukon | 235,876 | — | 235,876 | 179,430 | 110 | 102 | 146,130 | 94 | 91 |
| Territoires du Nord-Ouest | 479,363 | — | 479,363 | 88,808 | 57 | 52 | 83,872 | 54 | 50 |
| Total | 179,646,796 | 74,645,869 | 254,292,665 | 152,497,285 | 151,444 | 123,895 | 142,689,334 | 141,827 | 118,374 |

* Les chiffres des rubriques "nombre de certificats" délivrés et "nombre d'étudiants" bénéficiaires de certificats diffèrent de ceux des rubriques "nombre de certificats" utilisés et "nombre d'étudiants" ayant utilisé leurs certificats, car certains ont reçu plus d'un certificat et ne les ont pas utilisés entièrement.

Listes de tableaux

| | | |
|---|--|----|
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Renseignements statistiques sur les étudiants emprunteurs

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|----|--|----|
| I | Données relatives aux certificats par établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1980 | 11 |
| 2A | Répartition des certificats utilisés aux fins d'études ne menant pas à un grade, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1980 | 14 |
| 2B | Répartition des certificats utilisés aux fins d'études de premier cycle, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1980 | 15 |
| 2C | Répartition des certificats utilisés aux fins d'études de maîtrise, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1980 | 16 |
| 2D | Répartition des certificats utilisés aux fins d'études de doctorat, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1980 | 17 |
| 2E | Répartition des certificats utilisés aux fins d'études des toutes catégories, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année se terminant le 30 juin 1980 | 18 |
| 3 | Répartition des certificats selon la province émettrice, le lieu d'établissement de la maison d'enseignement fréquentée et le niveau d'études, pour l'année se terminant le 30 juin 1980 | 19 |
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prêts accordés à des étudiants toujours aux études qui n'étaient pas tenus commencer à rembourser leur dette et \$352 199 789 représentait des prêts en cours de remboursement.

Depuis l'institution du Programme jusqu'au 30 juin 1980, quelque 927 000 prêts sont venus à échéance et 85 286 ont été remboursés en application des clauses de garantie de la loi. Ainsi, 90,8 p. cent des prêts sont en cours de remboursement ou ont déjà été remboursés en entier aux prêteurs et 9,2 p. cent ont été convertis en créances détenues par la Couronne. Les sommes en jeu dans les deux cas s'élèvent respectivement à \$1,34 milliard et \$159,8 millions; de ce dernier montant \$61 millions avaient été recouvrés au 30 juin 1980, laissant un solde net à recouvrer de \$98,8 millions, soit un taux de perte à ce jour de 7,4 p. cent.

Puisque, dans la plupart des cas, les étudiants concernés remboursent leurs dettes à la Couronne par mensualités, par l'entremise d'une agence de recouvrement, on prévoit, en se fondant sur l'expérience acquise, que pratiquement toutes les sommes payables à la Couronne seront remboursées avec le temps et que seule une infime proportion des prêts accordés (à ce jour, moins de 1 p. cent) demeureront impayés parce qu'entre temps, le débiteur sera décédé ou aura été atteint d'invalidité permanente, ou parce que les agences de recouvrement et (ou) le ministère de la Justice se seront efforcés en vain de retrouver sa trace avant que sa dette ne tombe sous le coup des lois de prescription pertinentes et ne devienne, par conséquent, irrécouvrable.

Renseignements statistiques

Les tableaux A et B résument les activités pour l'année à l'étude, alors que les tableaux C et D fournissent un compte rendu des activités pour chaque année depuis le début du Programme; les tableaux 1 à 4 donnent des renseignements sur les établissements d'enseignement fréquentés par les étudiants emprunteurs au cours de l'année de prêt, sur les diplômés que ceux-ci souhaitent obtenir ainsi que sur l'âge, le sexe et l'état civil des emprunteurs.

Au cours de l'année étudiée, 64,9 p. cent des certificats d'admissibilité négociés ont été délivrés à des étudiants fréquenant des universités au Canada et 1,9 p. cent à des étudiants poursuivant leurs études à l'étranger, surtout aux Etats-Unis. Du nombre restant, 0,3 p. cent ont été délivrés à des étudiants d'écoles normales non universitaires, 23,2 p. cent à des étudiants d'établissements de formation professionnelle et technique et 9,7 p. cent à des étudiants d'autres établissements d'enseignement postsecondaire (écoles de soins infirmiers, collèges universitaires et écoles privées).

Environ 95,7 p. cent des étudiants emprunteurs suivaient des cours menant au baccalauréat, ou l'équivalent, tandis que les autres 4,3 p. cent préparaient des diplômes supérieurs. Près de 89,7 p. cent de ceux qui suivaient des cours menant au baccalauréat, ou l'équivalent, fréquentaient des établissements situés dans la province où ils avaient obtenu leur certificat d'admissibilité. Parmi ceux qui étudiaient en vue de l'obtention d'un diplôme au niveau de la maîtrise, 67,0 p. cent suivaient des cours dans leur province, ainsi que 42,7 p. cent de ceux qui voulaient obtenir un doctorat (les données statistiques ci-dessus ne tiennent pas compte de certains codes 2300 non valides).

Le rôle des prêteurs

Les banques à charte et autres prêteurs désignés aux fins du Programme continuent à collaborer au financement et à l'administration du Programme canadien de prêts aux étudiants. Pendant l'année à l'étude, elles ont négocié quelque 141 827 prêts d'une valeur globale d'environ 142,7 millions de dollars. Les succursales des banques et les caisses populaires des régions rurales y ont aussi participé. Le tableau B dresse un bilan de la situation, en ce qui concerne les prêts non encore remboursés, à la fin de l'année de prêt 1979-1980 et le tableau C indique le nombre de prêts accordés au cours de l'année étudiée par les prêteurs et leur valeur.

Obligations du gouvernement fédéral

La Loi canadienne sur les prêts aux étudiants stipule que le gouvernement fédéral fera les paiements suivants au titre du Programme:

- l'intérêt aux prêteurs au taux prescrit par le Règlement (10,875 p. cent par an pour les prêts accordés au cours de l'année étudiée)
- tandis que les emprunteurs sont exemptés de l'intérêt;
- le principal et les intérêts en souffrance que le prêteur ne peut réclamer à l'étudiant;
- le plein montant du principal ainsi que les intérêts dus au prêteur en cas de décès de l'emprunteur;
- des frais de perception à un prêteur ou autre organisme qui a recouru pour le compte du gouvernement un prêt non remboursé;
- une compensation à toute province dont le gouvernement informe le Ministre qu'elle gèrera son propre programme d'aide et ne participera pas au Programme canadien de prêts aux étudiants.

Le Programme au cours d'une année de prêt pour le coût du Programme au cours d'une année de prêt pour le gouvernement fédéral par le rapport de la population âgée de 18 à 24 ans de la province en cause à celle de la même classe d'âge dans les provinces participantes. La province de Québec a opté pour une compensation au cours de chaque année de prêt depuis l'établissement du Programme. Les montants de ces paiements de remplacement pour chaque année de prêt depuis la mise sur pied du Programme canadien de prêts aux étudiants figurent au

Revue des opérations de l'année de prêt

Au cours de la seizième année de prêt, les provinces participantes ont délivré 151 444 certificats d'admissibilité à 123 895 étudiants. Ces certificats autorisaient des prêts d'une valeur totale de \$152 497 285. Les étudiants ont utilisé 141 827 de ces certificats pour obtenir des banques et autres prêteurs des prêts représentant un total de \$142 689 334. Un petit nombre d'entre eux ne se sont pas servis de leurs certificats ou ont emprunté moins que la somme autorisée. Les provinces, dans certains cas, ont émis plus d'un certificat pour répondre aux besoins d'un même étudiant pendant l'année.

Depuis la mise en oeuvre du Programme, en 1964, jusqu'au 30 juin 1980, les prêteurs ont négocié 1 950 327 certificats d'admissibilité d'une valeur totale de 1 517,0 millions de dollars. Au 30 juin 1980, une somme de \$689 234 361 était engagée dans les institutions de prêt. De ce montant, \$337 034 572 constituaient des

Rôle des gouvernements provinciaux

Une province participante peut, au cours d'une année de prêt, autoriser l'octroi de prêts dont l'ensemble ne dépasse pas sa quote-part du montant total affecté aux prêts dans la Loi. Ce montant est réparti entre toutes les provinces selon la proportion de la classe d'âge de 18 à 24 ans d'une province par rapport à la même classe d'âge pour l'ensemble du Canada. Pour l'année étudiée, le montant affecté aux prêts était de \$248 819 562. Le total d'allocation aux provinces participantes, (le Québec ne participe pas à ce Programme) se chiffrait pour sa part à \$179 646 796. La loi prévoit aussi un montant supplémentaire pour les prêts égal à 30 p. cent du montant de base, et qui s'établit à \$74 645 869 pour l'année en cours. Ce montant supplémentaire n'est pas rattaché aux données démographiques provinciales et peut être affecté au gré du Ministre, sur demande d'une province, pour compléter sa quote-part du montant de base, en cas de besoin. Il a été incorporé dans la loi pour tenir compte du fait que, en pratique, il existe des différences dans les niveaux relatifs des besoins de prêts d'une province à l'autre, en raison des particularités des structures de revenus, d'inscription des étudiants et des taux de participation. Le tableau A indique les allocations aux provinces participantes, ainsi que les conditions des certificats émis par celles-ci au cours de l'année de prêt 1979-1980.

Elaboration des critères administratifs

Le Programme canadien de prêts aux étudiants a grandement bénéficié de la collaboration apportée par les gouvernements des provinces participantes. Ces gouvernements

sont chargés d'une bonne partie des tâches administratives importantes, y compris l'établissement de l'admissibilité des étudiants, de leurs besoins financiers, de leur statut de résident de la province aux fins de l'émission de certificats pour les étudiants acceptés ainsi que de la désignation des établissements scolaires. Durant la première année de prêt, les fonctionnaires fédéraux et provinciaux chargés de l'administration du Programme ont fixé une procédure de consultation en vue de mettre au point un ensemble de critères administratifs communs destinés à rendre raisonnablement uniformes les usages administratifs des provinces participantes. Ces critères utilisés par les provinces participantes comme normes minimales en matière d'administration ont été révisés d'année en tenant compte de l'expérience acquise.

La province de Québec possède son propre programme d'aide aux étudiants et ne participe pas au Programme canadien de prêts aux étudiants. Cependant, des représentants de toutes les provinces, y compris le Québec, ont pris part aux consultations mentionnées plus haut assurant ainsi le maximum de coordination pour la mise au point et l'application des modalités d'emprunt mises à la disposition des étudiants dans tout le Canada.

Seizième rapport annuel — Année de prêt, 1er juillet 1979 au 30 juin 1980

La loi canadienne sur les prêts aux étudiants est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin, une aide financière leur permettant de suivre à plein temps des études postsecondaires. Le présent rapport a trait à la seizième année d'activité. En vertu du Programme canadien de prêts aux étudiants, le gouvernement fédéral garantit les prêts consentis par les banques à charte et les autres prêteurs désignés à cette fin, aux étudiants qui possèdent un certificat d'admissibilité (document autorisant un prêt) délivré par l'une des provinces participantes. Les intérêts sur ces prêts sont payés par le gouvernement tant que l'étudiant poursuit ses études à plein temps et pendant les six mois suivant la fin de ses études.

Admissibilité des étudiants

Les étudiants peuvent recevoir un certificat d'admissibilité

- s'ils sont citoyens canadiens ou s'ils sont résidents permanents selon le sens de la Loi sur l'immigration et s'ils ont résidé au Canada pendant au moins une année;
- s'ils s'installent dans une province qui délivre des certificats d'admissibilité;
- s'ils sont admissibles à l'inscription ou sont inscrits dans un établissement d'enseignement désigné, à titre d'étudiants à plein temps, pour y suivre un cours de niveau postsecondaire au cours d'une année scolaire d'au moins 26 semaines, ou d'un semestre d'au moins 13 semaines dans le cadre d'études faisant partie d'un programme d'une durée d'au moins 26 semaines;
- s'ils ont établi à la satisfaction de l'autorité provinciale habilitée à délivrer des certificats d'admissibilité, qu'ils ont besoin d'un prêt afin de pouvoir poursuivre leurs études.

Il n'y a pas de limite d'âge pour emprunter aux termes du Programme.

Conditions du prêt

Le montant maximal des prêts qui pouvaient être consentis par une province à un étudiant au cours de l'année de prêt était de \$1 800 par année scolaire ou \$900 par semestre et de \$9 800 pour le nombre total d'années passées aux études. Les prêts sont exempts d'intérêt tant que l'emprunteur est étudiant à plein temps, et pendant les six mois suivant la fin de ses études, aucun remboursement de principal n'étant nécessaire au cours de cette période. À l'expiration de ce délai, les prêts sont remboursables par mensualités égales, y compris l'intérêt, au taux maximal la banque et l'emprunteur, mais ne dépassant pas le taux maximal en vigueur, calculé conformément au Règlement. Le taux maximal pour les consolidations faites au cours de l'année étudiée était de 10,75 p. cent par an. Les remboursements peuvent s'échelonner sur une période de dix ans à compter du jour où l'emprunteur a quitté la maison d'enseignement, suivant le montant de sa dette et ses possibilités de remboursement. Les emprunteurs ne sont pas tenus de présenter des garanties afin d'obtenir un prêt.

Programme canadien de prêts aux étudiants

25 février 1981

L'honorable Francis Fox, C.P., député
Secrétariat d'Etat
Chambre des communes
Ottawa

Monsieur le Ministre,
J'ai l'honneur de vous présenter le rapport annuel du
Programme canadien de prêts aux étudiants pour l'année de prêt
terminée le 30 juin 1980.
Veuillez agréer, monsieur le Ministre, l'assurance de ma
très haute considération.

Le Sous-secrétaire d'Etat,

Huguette Labelle

© Ministre des Approvisionnements et Services Canada 1981

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Programme canadien de PRETS aux étudiants RAPPORT ANNUEL 1979-1980



Secrétariat
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Programme canadien de prêts aux étudiants RAPPORT ANNUEL 1979-1980

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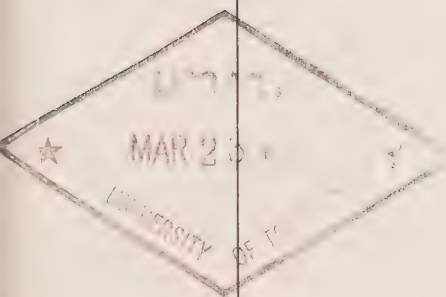
ANNUAL REPORT

FOR LOAN YEAR 1980-81 AND JULY 1981

Canada Student LOANS Program

ANNUAL REPORT FOR LOAN YEAR

1980-81 AND JULY 1981



Secretary
of State

Secrétariat
d'État

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Canada Student Loans Program

The Honourable Gerald Regan, P.C., M.P.
Secretary of State
House of Commons
Ottawa, Ontario

Dear Mr. Regan:

I have the honour to submit to you the Annual Report of the Canada Student Loans Program for the loan year July 1, 1980 to June 30, 1981 and for the month of July 1981.

Huguette Labelle
Under Secretary of State

Seventeenth annual report for the loan year July 1, 1980 to June 30, 1981 and for the month of July 1981

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. Under Bill C55, which received Royal assent on March 18, 1981, the loan year start date was changed from July 1 to August 1. Accordingly this report covers the seventeenth year of operations (July 1, 1980 to June 30, 1981) and operations for the month of July 1981.

Under the Canada Student Loans Program, the federal government guarantees loans made by chartered banks and other designated lenders to students on the basis of Certificates of Eligibility (loan authorization documents) issued by provinces participating in the program. The government pays the interest on these loans while the students continue full-time studies and for six months afterwards.

Eligibility of students

Students may receive Certificates of Eligibility if they

- are Canadian citizens or permanent residents, within the meaning of the Immigration Act, resident in Canada for a period of not less than one year
- establish residence in a province which issues Certificates of Eligibility
- are qualified for enrolment or are enrolled at a specified educational institution as a full-time student in a course of studies at a post-secondary school level for an academic year of not less than 26 weeks, or a semester of not less than 13 weeks within a course of studies that is at least 26 weeks in length
- have established to the satisfaction of the appropriate provincial authority that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the program.

Loan terms

The maximum loan a province could authorize to a student during the loan year under review was \$1,800 per academic year or \$900 per semester for a total of \$9,800 during the educational career of the student. The loans are interest free to borrowers while they are full-time students, and for six months thereafter, and no repayment of principal need be made during that time. After the expiry of this period the loans are repayable by the borrowers in equal instalments including interest as agreed by the bank and the borrowers but not exceeding the maximum rate calculated in accordance with the Canada Student Loans Regulations.

The maximum rate of interest payable by students consolidating loans in the loan year 1980-81 was 13% per annum and for those consolidating in July 1981, 14 7/8%. The repayment period may, depending on the loan amount and the probable ability to repay, extend up to 10 years from the time a borrower leaves the educational institution. Borrowers are not required to provide security to obtain a loan.

The role of provincial governments

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Canada Student Loans Act. This loan provision is allocated among all provinces in the same relationship which the 18-24 age group in a province bears to the same age group in Canada as a whole. For the loan year 1980-81 (including July 1981), the basic loan provision was \$257, 616,285. The total loan provision to participating provinces (the Province of Québec does not participate) was \$182,457,527. A supplementary loan provision of \$75,158,758, equal to 30% of the basic loan provision in the year under review, is provided for in the Act. This supplementary loan provision is not tied to provincial population data and may be allocated on a discretionary basis by the minister, upon application by a province, to supplement that province's basic allocation where there is a need for additional funds. This supplementary allocation was included in the legislation since, in practice, there are differences in the relative levels of loan demand from province to province due to differences in income patterns, student enrolment and participation rates. Table A shows the allocation to and particulars of Certificates of Eligibility issued by participating provinces in the loan year 1980-81 and, separately, for the month of July 1981.

Development of administrative criteria

The Canada Student Loans Program has benefited greatly from the cooperation afforded by the governments of the participating provinces. Provincial governments are responsible for much of the important administrative work involved, including determination of the eligibility of individual students, the assessment of students' needs, determination of provincial residency status of students and the designation of educational institutions. During the first loan year, federal and provincial officials responsible for the administration of the program established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree of uniformity in the administrative practices followed by participating provinces. These criteria have been used by participating provinces as the minimum standards for administration and have been reviewed from year to year in the light of experience gained.

Although the Province of Québec has its own student assistance program and does not participate in the Canada Student Loans Program, representatives of Québec participated in the consultative procedures mentioned above, thereby assuring maximum coordination in the development and application of student loan facilities throughout Canada.

The role of lenders

The chartered banks and other lenders designated for the purposes of the program continue to cooperate in their roles as lenders under the provisions of the Canada Student Loans Program. During the loan year 1980-81 they negotiated 151,927 loans amounting to approximately \$162 million and a further 155 loans for \$122,430 during July 1981. Bank branches and credit unions in both urban and rural areas participated. Table B shows the position of loans outstanding with lenders at the end of the 1980-81 loan year and at July 31, 1981. Table C shows the distribution of loans amongst lenders.

Obligations for the federal government

The Canada Student Loans Act provides for the following payments to be made by the federal government:

- interest to lenders at the rate prescribed by regulation (13.25% per annum for loans advanced in the loan year 1980-81 and 15.5% in July 1981) while the loans are interest free to borrowers
- the outstanding principal and interest which a lender cannot collect from a student
- the outstanding principal and interest owing to the lender in the event of the death of the borrower
- a collection fee to a lender or other agency which has collected a defaulted Canada Student Loan on behalf of the government
- an alternative payment to any provincial government which advises the minister that it will operate its own program of assistance and not participate in the Canada Student Loans Program. The alternative payment is calculated by applying the proportion that the 18-24 age group of the province concerned bears to the same population age group in participating provinces against cost of the program in that loan year to the federal government. The Province of Québec has opted for an alternative payment in each loan year since the inception of the program. The amounts of these payments for each loan year since inception are included in Table D.

Review of operations during the loan year (July 1, 1980 to June 30, 1981) and for the month of July 1981

During the loan year 1980-81, 136,746 students were issued 165,865 Certificates of Eligibility which authorized \$175.6 million in loans. In the month of July 1981, 541 students received 547 certificates for a total of \$441,563. The students negotiated 151,927 and 155 certificates in the loan year 1980-81 and July 1981 respectively for a value of \$162 million in the loan year and \$122,430 in July 1981. As in previous years, a small proportion of students did not use their certificates or borrowed less than the amount authorized. In some instances, provinces issued more than one certificate to cover a student's needs during the period.

Between the commencement of the program in 1964 and July 31, 1981, lenders negotiated 2,102,409 Certificates of Eligibility, for a total value of \$1,679 million. As at June 30, 1981, \$739,807,196 was outstanding at lending institutions (\$731,613,841 at July 31). Of that amount, \$358,271,817 (\$350,489,181 at July 31), was owed by students still enrolled and not liable to commence repayment; \$381,535,379 (\$381,124,660 at July 31), was still outstanding but under repayment.

Since inception of the program to June 30, 1981 some 985,000 loans have become liable for repayment (991,000 at July 31) and 96,048 loans (96,576 at July 31) have been paid out under the guarantee provisions of the Act. Thus 90.25% of students whose loans were due (90.26% at July 31) are in course of repayment or have been paid in full through lenders and 9.75% (9.74% at July 31) have become debts due to the Crown amounting to \$183 million (\$184.9 million at July 31). As of June 30, 1981, \$73.9 million of the \$183 million (\$80.1 million of \$184.9 million at July 31) had been recovered, leaving a net of \$104.2 million (\$104.9 million at July 31) due for repayment or a loss ratio of 7.03% (7.04% at July 31) when compared with the total loans of \$1,482.7 million (\$1,490.6 million at July 31) which have become due for repayment. Since most of the debtors are repaying their debts to the Crown by monthly instalments through commercial collection agencies it is anticipated that, based on past experience, virtually all the monies due the Crown will be repaid in time and only a small proportion (to date, less than 1% of loans due) will be deleted because of the death or the permanent disability of the debtor or because efforts of either the collection agencies, the Department of Justice or both have been unsuccessful in locating a debtor before the debt becomes subject to the Statute of Limitations on debts.

Statistical information for 1981

Tables A and B summarize operational data for the loan year under review and for July 1981 and tables C and D summarize operational data for each year since inception. Tables 1 to 4 contain information on educational institutions attended by student borrowers during the loan year and in July 1981, degrees sought by these students and their age, sex and marital status.

For the loan year 1980-81, students attending universities in Canada were issued 62.6% of all Certificates of Eligibility negotiated and 1.5% were issued to students attending universities outside Canada, mainly in the United States. Of the balance, nearly 0.2% were issued to students at non-university teacher training institutions, 24.2% to students at technical and vocational training institutions and 11.5% to students in other post-secondary educational institutions (e.g. nursing schools, junior colleges and private institutions).

Approximately 96.6% of the student borrowers in the loan year 1980-81 were in undergraduate or equivalent courses, with the remaining 3.4% seeking graduate degrees. Approximately 84.7% of those pursuing an undergraduate degree, or its equivalent, attended an institution located in the province which had issued their Certificates of Eligibility. Of those pursuing a degree at the master's level 72% studied in their home province as did 51.5% of students at the doctoral level.

The proportions in the last two paragraphs did not change in July 1981.

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TABLE A
Provincial allocations, supplementary allocations, Certificates of Eligibility issued, number of students issued certificates and certificates negotiated in each participating province for the loan year ended June 30, 1981 and for July 1981

| Issuing province | Provincial allocation | Supplementary allocation | Total allocation | Certificates issued for the loan year ended June 30, 1981 | | | | Certificates negotiated for June 30, 1981 | | | | Certificates issued for July 1981 | | | | Certificates negotiated for July 1981 | | | |
|------------------|-----------------------|--------------------------|------------------|---|------------------------|--------------------|-------------------|---|--------------------|------------|------------------------|-----------------------------------|-------------------|------------------------|--------------------|---------------------------------------|------------------------|--------------------|--|
| | | | | Face value | Number of certificates | Number of students | Amount negotiated | Number of certificates | Number of students | Face value | Number of certificates | Number of students | Amount negotiated | Number of certificates | Number of students | Amount negotiated | Number of certificates | Number of students | |
| B. C. | 26,515,562 | 2,114,366 | 28,629,928 | 21,478,404 | 16,410 | 14,751 | 19,832,457 | 15,417 | 14,084 | 151,695 | 154 | 153 | 41,830 | 46 | 46 | | | | |
| Alta. | 23,416,599 | 6,821,113 | 30,237,712 | 22,419,705 | 15,964 | 14,646 | 19,787,081 | 14,423 | 13,456 | 75,660 | 80 | 75 | 19,450 | 22 | 20 | | | | |
| Sask. | 9,827,223 | 1,804,667 | 11,631,890 | 7,826,090 | 10,286 | 5,222 | 7,042,245 | 9,260 | 4,933 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Man. | 10,389,559 | 2,808,381 | 13,197,940 | 7,143,645 | 4,945 | 4,574 | 6,720,590 | 4,521 | 4,224 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Ont. | 87,479,420 | 47,642,297 | 135,121,717 | 86,531,800 | 90,069 | 75,911 | 80,138,249 | 81,754 | 70,876 | 214,208 | 313 | 313 | 61,150 | 87 | 87 | | | | |
| N. B. | 7,657,152 | 3,455,384 | 11,112,536 | 9,453,580 | 7,716 | 6,746 | 8,966,016 | 7,276 | 6,404 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| N. S. | 9,034,682 | 7,322,407 | 16,357,089 | 12,248,009 | 9,722 | 8,397 | 11,613,094 | 9,167 | 7,955 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| P. E. I. | 1,270,516 | 686,337 | 1,956,853 | 1,845,105 | 1,477 | 1,273 | 1,783,845 | 1,395 | 1,228 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Nfld. | 6,089,242 | 2,503,806 | 8,593,048 | 6,383,130 | 9,114 | 5,070 | 5,907,558 | 8,568 | 4,906 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Yukon | 272,390 | 0 | 272,390 | 160,550 | 95 | 94 | 138,950 | 86 | 86 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| N.W.T. | 505,182 | 0 | 505,182 | 102,982 | 67 | 62 | 90,382 | 60 | 57 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Total | 182,457,527 | 75,158,758 | 257,616,285 | 175,593,000 | 165,865 | 136,746 | 162,020,467 | 151,927 | 128,209 | 441,563 | 547 | 541 | 122,430 | 155 | 153 | | | | |

* 'Number of certificates' issued and 'number of students' issued certificates vary from 'number of certificates' negotiated and 'number of students' negotiating certificates because some students were issued more than one certificate and/or did not negotiate the full value of their certificates.

TABLE B
Value of loans outstanding at lending institutions
as at June 30, 1981

| Lending institution | Loans outstanding in | | Total |
|---------------------|---|---|-------------|
| | Class A (government paying interest) | Class B (borrower paying interest) | |
| | \$ | \$ | \$ |
| Chartered Banks | 349,330,722 | 373,300,155 | 722,630,877 |
| Credit Unions | 8,941,095 | 8,235,224 | 17,176,319 |
| Total | 358,271,817 | 381,535,379 | 739,807,196 |

Value of loans outstanding at lending institutions
as at July 31, 1981

| Lending institution | Loans outstanding in | | Total |
|---------------------|---|---|-------------|
| | Class A (government paying interest) | Class B (borrower paying interest) | |
| | \$ | \$ | \$ |
| Chartered Banks | 341,790,227 | 372,925,339 | 714,715,566 |
| Credit Unions | 8,698,954 | 8,199,321 | 16,898,275 |
| Total | 350,489,181 | 381,124,660 | 731,613,841 |

TABLE C
Summary of distribution of loans by lender by loan year
1964-65 to 1980-81 and for July 1981

| Loan year | Chartered banks | | | | | | | | |
|--------------|--------------------------------|------------------------------|------------------------------|------------------------------|--|---------------------------|-------------------------------|---------------------------|------------------------------|
| | Bank of Montreal | Bank of Nova Scotia | Royal Bank of Canada | Toronto Dominion | Canadian Imperial Bank of Commerce | Other banks | Total all banks | Credit Union etc. | Total all lenders |
| 1964-65 | Number Amount \$ % of \$ | 5,973 3,435,094 13.1 | 10,248 6,237,059 23.6 | 4,978 2,858,549 10.8 | 10,808 6,178,488 23.4 | 516 298,509 1.1 | 45,104 26,190,942 99.2 | 322 198,746 0.8 | 45,426 26,389,688 100 |
| 1965-66 | Number Amount \$ % of \$ | 7,284 4,607,240 13.6 | 12,022 7,965,648 23.5 | 5,043 3,165,331 9.3 | 12,381 7,640,402 22.5 | 841 544,885 1.6 | 53,009 33,454,552 98.6 | 693 470,042 1.4 | 53,702 33,924,594 100 |
| 1966-67 | Number Amount \$ % of \$ | 9,319 5,407,377 13.5 | 14,753 9,051,181 22.7 | 6,371 3,504,736 8.8 | 15,261 8,784,853 22.0 | 996 659,391 1.7 | 66,521 39,314,408 98.5 | 880 601,790 1.5 | 67,401 39,916,198 100 |
| 1967-68 | Number Amount \$ % of \$ | 12,204 7,335,718 13.0 | 20,532 12,588,215 22.3 | 9,866 5,463,954 9.7 | 22,830 13,163,506 23.3 | 1,224 779,923 1.4 | 93,518 55,630,171 98.4 | 1,240 879,953 1.6 | 94,758 56,510,124 100 |
| 1968-69 | Number Amount \$ % of \$ | 13,838 7,846,007 12.5 | 23,360 13,678,587 21.9 | 11,962 6,378,170 10.2 | 28,611 15,822,248 25.3 | 1,564 1,035,428 1.7 | 107,750 61,549,283 98.4 | 1,543 1,026,894 1.6 | 109,293 62,576,177 100 |
| 1969-70 | Number Amount \$ % of \$ | 15,443 9,322,547 12.0 | 27,370 17,229,252 22.2 | 14,496 8,056,849 10.4 | 35,849 20,826,819 26.8 | 1,760 1,373,530 1.8 | 126,154 76,307,226 98.2 | 1,916 1,402,192 1.8 | 128,070 77,709,418 100 |
| 1970-71 | Number Amount \$ % of \$ | 16,016 9,613,254 11.5 | 28,338 17,784,793 21.4 | 15,728 8,731,799 10.5 | 42,068 24,535,336 29.5 | 2,085 1,548,423 1.9 | 135,572 81,867,507 98.4 | 1,915 1,368,100 1.6 | 137,487 83,235,607 100 |
| 1971-72 | Number Amount \$ % of \$ | 15,078 9,612,529 11.3 | 27,899 18,472,326 21.6 | 15,054 8,866,075 10.4 | 42,037 26,238,739 30.7 | 2,146 1,679,456 2.0 | 131,641 84,159,152 98.5 | 1,860 1,254,180 1.5 | 133,501 85,413,332 100 |
| 1972-73 | Number Amount \$ % of \$ | 14,546 11,274,329 11.3 | 27,831 22,077,896 22.2 | 15,288 11,350,496 11.4 | 41,327 29,226,858 29.3 | 2,347 1,995,898 2.0 | 129,818 98,153,180 98.5 | 2,194 1,462,968 1.5 | 132,012 99,616,148 100 |

| | | | | | | | | | | |
|-----------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|-----------------------------|------------------------------------|-----------------------------|-----------------------------------|
| 1973-74 | Number Amount \$ % of \$ | 29,828 23,417,401 22.0 | 14,901 11,773,668 11.0 | 28,818 23,489,142 22.0 | 15,951 12,125,908 11.4 | 42,450 31,982,555 30.0 | 2,715 2,105,416 2.0 | 134,663 104,894,090 98.4 | 2,487 1,744,309 1.6 | 137,150 106,638,399 100 |
| 1974-75 | Number Amount \$ % of \$ | 32,734 25,459,582 21.5 | 16,590 13,204,461 11.2 | 31,591 25,980,805 22.0 | 17,439 13,461,895 11.4 | 46,704 35,274,482 29.9 | 3,406 2,718,472 2.3 | 148,464 116,099,697 98.3 | 2,885 2,058,990 1.7 | 151,349 118,158,687 100 |
| 1975-76 | Number Amount \$ % of \$ | 37,822 31,367,689 21.5 | 19,833 16,373,146 11.3 | 37,665 32,389,903 22.2 | 21,587 16,753,347 11.5 | 55,297 42,297,363 29.1 | 4,132 3,774,069 2.6 | 176,336 142,955,517 98.2 | 3,399 2,654,370 1.8 | 179,735 145,609,887 100 |
| 1976-77 | Number Amount \$ % of \$ | 32,754 32,941,180 20.8 | 18,313 17,910,129 11.3 | 34,348 35,208,029 22.2 | 19,632 18,923,416 12.0 | 50,026 46,184,834 29.2 | 3,225 3,239,604 2.0 | 158,298 154,407,192 97.5 | 3,963 3,889,316 2.5 | 162,261 158,296,508 100 |
| 1977-78 | Number Amount \$ % of \$ | 25,025 25,971,353 19.6 | 15,298 15,238,968 11.5 | 29,070 30,775,647 23.2 | 14,814 14,949,617 11.3 | 40,020 38,080,044 28.7 | 3,287 3,467,910 2.6 | 127,517 128,483,539 96.9 | 3,749 4,120,924 3.1 | 131,266 132,604,463 100 |
| 1978-79 | Number Amount \$ % of \$ | 28,115 29,394,036 19.9 | 16,616 16,759,276 11.3 | 31,326 33,176,006 22.4 | 17,940 18,298,514 12.4 | 42,968 41,565,682 28.1 | 3,514 3,683,285 2.5 | 140,479 142,867,799 96.6 | 4,610 5,027,086 3.4 | 145,089 147,903,885 100 |
| 1979-80 | Number Amount \$ % of \$ | 28,853 30,237,514 21.2 | 16,276 16,498,989 11.6 | 30,389 31,682,554 22.2 | 16,926 16,912,833 11.8 | 40,179 38,452,335 26.9 | 3,448 3,819,501 2.7 | 136,071 137,603,726 96.4 | 5,756 5,085,608 3.6 | 141,827 142,689,334 100 |
| 1980-81 | Number Amount \$ % of \$ | 32,969 36,236,511 22.4 | 17,627 18,884,467 11.7 | 32,787 36,231,467 22.3 | 16,295 17,500,576 10.8 | 42,590 43,232,183 26.7 | 3,678 4,297,010 2.6 | 145,946 156,382,214 96.5 | 5,981 5,638,253 3.5 | 151,927 162,020,467 100 |
| Total | Number Amount \$ % of \$ | 471,699 377,403,984 22.5 | 245,155 195,097,199 11.6 | 448,347 374,018,510 22.2 | 239,370 187,302,065 11.2 | 611,406 469,486,727 28.0 | 40,884 37,020,710 2.2 | 2,056,861 1,640,329,195 97.7 | 45,393 38,883,721 2.3 | 2,102,254 1,679,212,916 100 |
| Juillet 1981 | Number Amount \$ % of \$ | 23 19,670 16.0 | 22 16,970 13.9 | 43 37,915 31.0 | 17 14,830 12.1 | 42 27,130 22.2 | 2 1,400 1.1 | 149 117,915 96.3 | 6 4,515 3.7 | 155 122,430 100 |
| Grand total | Number Amount \$ % of \$ | 471,722 377,423,654 22.5 | 245,177 195,114,169 11.6 | 448,390 374,056,425 22.3 | 239,387 187,316,895 11.1 | 611,448 469,513,857 28.0 | 40,886 37,022,110 2.2 | 2,057,010 1,640,447,110 97.7 | 45,399 38,888,236 2.3 | 2,102,409 1,679,335,346 100 |

TABLE D
Summary of operations by loan year 1964-65 to 1980-81 — and for July 1981

| Loan year | Loan data | | Costs | | | | | | | | Other |
|-------------|---|-------------------------------------|----------------------------------|-------------|--------------|------------|---------------------|----------------------|-------------|--------------|-------|
| | Value of certificates issued (millions) | No. of students issued certificates | Statutory payment and recoveries | | | | | | | | |
| | | | Interest payments | Loss claims | Death claims | Collection | Recoveries (credit) | Alternative payments | Total | Service fees | |
| | \$ | | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 1964-65 | 26.7 | 42,113 | 154,345 | — | 500 | — | — | — | 154,845 | — | — |
| 1965-66 | 36.0 | 51,272 | 1,551,733 | 6,751 | 20,690 | — | — | — | 1,653,436 | 93,318 | — |
| 1966-67 | 41.1 | 63,243 | 2,438,354 | 109,256 | 55,607 | — | — | 2,588 | 3,358,077 | 151,102 | — |
| 1967-68 | 57.9 | 90,371 | 4,936,456 | 210,437 | 93,485 | 983 | 983 | 9,675 | 6,461,263 | 223,525 | — |
| 1968-69 | 65.9 | 107,312 | 5,993,076 | 395,709 | 122,134 | 14,585 | 14,585 | 64,695 | 8,863,362 | 307,528 | — |
| 1969-70 | 80.0 | 121,611 | 10,621,705 | 1,495,650 | 163,973 | 21,306 | 21,306 | 109,618 | 15,102,970 | 367,686 | — |
| 1970-71 | 92.1 | 135,899 | 16,565,480 | 4,983,074 | 208,996 | 116,183 | 116,183 | 557,692 | 26,658,318 | 426,121 | — |
| 1971-72 | 91.8 | 128,585 | 11,558,412 | 7,597,242 | 199,046 | 192,467 | 192,467 | 1,030,066 | 27,587,067 | 479,495 | — |
| 1972-73 | 106.6 | 122,396 | 20,039,215 | 8,849,095 | 238,937 | 305,384 | 305,384 | 1,724,576 | 35,686,041 | 499,834 | — |
| 1973-74 | 115.8 | 125,987 | 16,272,785 | 12,342,508 | 321,641 | 391,445 | 391,445 | 2,379,871 | 38,053,258 | 533,173 | — |
| 1974-75 | 129.7 | 140,644 | 19,011,499 | 13,982,509 | 431,506 | 688,591 | 688,591 | 4,198,708 | 40,620,324 | 606,166 | — |
| 1975-76 | 157.4 | 153,419 | 21,877,080 | 15,991,766 | 429,283 | 1,260,549 | 1,260,549 | 5,700,890 | 45,684,184 | 749,742 | — |
| 1976-77 | 178.3 | 154,981* | 19,419,330 | 19,861,326 | 343,444 | 2,389,540 | 2,389,540 | 9,218,177 | 45,822,951 | 952,322 | — |
| 1977-78 | 140.9 | 119,242 | 31,166,431 | 19,357,614 | 417,900 | 2,763,814 | 2,763,814 | 11,106,330 | 54,702,002 | 960,373 | — |
| 1978-79 | 159.3 | 132,013 | 39,003,234 | 25,139,759 | 282,740 | 2,718,448 | 2,718,448 | 11,692,772 | 71,326,715 | 798,547 | — |
| 1979-80 | 152.5 | 123,895 | 32,922,029 | 25,943,518 | 213,010 | 2,773,540 | 2,773,540 | 13,192,936 | 70,329,513 | 1,302,788 | — |
| 1980-81 | 181.2 | 136,746 | 27,840,292 | 26,739,118 | 388,637 | 3,749,047 | 3,749,047 | 17,924,487 | 58,245,115 | 1,423,084 | — |
| Total | 1,813.2 | 1,949,729 | 281,371,456 | 183,005,332 | 3,931,529 | 17,385,882 | 17,385,882 | 78,913,081 | 550,309,441 | 9,874,804 | — |
| July 1981 | .4 | 541 | 10,293,171 | 1,909,150 | 28,820 | 336,578 | 336,578 | 1,196,650 | — | — | — |
| Grand total | 1,813.6 | 1,950,270 | 291,664,627 | 184,914,482 | 3,960,349 | 17,722,460 | 17,722,460 | 80,109,731 | 561,680,510 | 9,874,804 | — |

* Figure includes 23,279 certificates incorrectly reported as issued in the 1976-77 loan year which should have appeared as issued in the 1977-78 loan year.

TABLE 1
Distribution of certificates by educational institution attended
for the loan year ended June 30, 1981

| Institutions | Graduate degree programs | | | | | | | | | |
|---|--------------------------|---------|------------------------------------|-----------|---------|---------|-----------|--------|--------|-----------|
| | Non-degree programs* | | Undergraduate degree programs** | | Masters | | Doctorate | | Total | |
| | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| <i>Canadian University (by institution)</i> | | \$ | | \$ | | \$ | | \$ | | \$ |
| <i>British Columbia</i> | | | | | | | | | | |
| University of British Columbia | 268 | 374,245 | 4,611 | 5,990,921 | 276 | 417,397 | 26 | 37,670 | 5,181 | 6,820,233 |
| Simon Fraser University | 284 | 323,980 | 1,722 | 1,998,539 | 54 | 69,555 | 6 | 7,860 | 2,066 | 2,399,934 |
| University of Victoria | 62 | 91,990 | 1,734 | 2,306,257 | 48 | 60,565 | 0 | 0 | 1,844 | 2,458,812 |
| <i>Alberta</i> | | | | | | | | | | |
| University of Alberta | 30 | 35,345 | 4,274 | 5,880,231 | 141 | 189,960 | 32 | 40,170 | 4,477 | 6,145,706 |
| University of Calgary | 27 | 34,670 | 2,522 | 3,328,947 | 72 | 95,245 | 20 | 30,545 | 2,641 | 3,489,407 |
| University of Lethbridge | 3 | 4,070 | 456 | 570,695 | 1 | 1,410 | 0 | 0 | 460 | 576,175 |
| <i>Saskatchewan</i> | | | | | | | | | | |
| University of Regina | 12 | 12,955 | 934 | 702,150 | 4 | 4,335 | 0 | 0 | 950 | 719,440 |
| University of Saskatchewan | 27 | 22,875 | 4,615 | 3,611,159 | 88 | 86,005 | 52 | 78,305 | 4,782 | 3,798,344 |
| <i>Manitoba</i> | | | | | | | | | | |
| Brandon University | 2 | 2,065 | 403 | 573,740 | 1 | 1,800 | 0 | 0 | 406 | 577,605 |
| University of Manitoba | 79 | 115,085 | 2,063 | 2,927,705 | 171 | 236,440 | 15 | 21,380 | 2,328 | 3,300,610 |
| University of Winnipeg | 2 | 1,150 | 517 | 741,210 | 0 | 0 | 0 | 0 | 519 | 742,360 |

Table 1 (cont.)

| Institutions | Graduate degree programs | | | | | | | | | |
|---|--------------------------|-----------|---------------------------------|-----------|---------|-----------|-----------|-----------|--------|-----------|
| | Non-degree programs* | | Undergraduate degree programs** | | Masters | | Doctorate | | Total | |
| | Number | Amount \$ | Number | Amount \$ | Number | Amount \$ | Number | Amount \$ | Number | Amount \$ |
| <i>Canadian University (by institution)</i> | | | | | | | | | | |
| <i>Ontario</i> | | | | | | | | | | |
| Bar Admission Course | 374 | 601,860 | 6 | 9,155 | 1 | 1,400 | 0 | 0 | 381 | 612,415 |
| Brock University | 26 | 30,860 | 874 | 788,165 | 14 | 16,190 | 0 | 0 | 914 | 835,215 |
| Carleton University | 15 | 21,360 | 2,253 | 2,216,559 | 182 | 246,540 | 8 | 9,900 | 2,458 | 2,494,359 |
| University of Guelph | 272 | 348,000 | 3,564 | 3,416,666 | 65 | 97,550 | 6 | 8,700 | 3,907 | 3,870,916 |
| Lakehead University | 141 | 134,860 | 784 | 843,087 | 15 | 21,600 | 0 | 0 | 940 | 999,547 |
| Laurentian University | 26 | 35,120 | 1,125 | 1,014,970 | 10 | 11,550 | 0 | 0 | 1,161 | 1,061,640 |
| McMaster University | 97 | 134,595 | 2,642 | 2,464,835 | 128 | 156,515 | 14 | 23,200 | 2,881 | 2,779,145 |
| University of Ottawa | 117 | 171,810 | 2,302 | 2,446,451 | 152 | 234,180 | 13 | 18,050 | 2,584 | 2,870,491 |
| Queen's University at Kingston | 15 | 22,630 | 2,716 | 2,786,477 | 170 | 274,495 | 13 | 19,440 | 2,914 | 3,103,042 |
| Ryerson Polytechnical Institute | 1,143 | 1,079,905 | 1,825 | 1,834,070 | 2 | 2,360 | 0 | 0 | 2,970 | 2,916,335 |
| University of Toronto | 799 | 1,167,705 | 7,318 | 7,018,502 | 472 | 719,213 | 119 | 160,785 | 8,708 | 9,066,205 |
| Trent University | 2 | 3,600 | 814 | 738,815 | 3 | 4,110 | 0 | 0 | 819 | 746,525 |
| University of Waterloo | 113 | 152,955 | 4,896 | 3,537,813 | 82 | 86,345 | 28 | 36,000 | 5,119 | 3,813,113 |
| University of Western Ontario | 362 | 550,605 | 5,084 | 4,939,930 | 388 | 574,616 | 10 | 13,112 | 5,844 | 6,078,263 |
| Wilfrid Laurier University | 37 | 36,590 | 1,462 | 1,168,595 | 119 | 179,380 | 0 | 0 | 1,618 | 1,384,565 |
| University of Windsor | 26 | 38,760 | 1,999 | 2,141,804 | 167 | 231,285 | 5 | 6,640 | 2,197 | 2,418,489 |
| York University | 6 | 6,950 | 3,023 | 3,267,420 | 273 | 387,087 | 21 | 28,280 | 3,323 | 3,689,737 |
| <i>Quebec</i> | | | | | | | | | | |
| Concordia University | 3 | 4,020 | 129 | 129,870 | 3 | 4,320 | 0 | 0 | 135 | 138,210 |
| Laval University | 14 | 12,060 | 108 | 117,317 | 11 | 16,650 | 0 | 0 | 133 | 146,027 |
| McGill University | 27 | 41,190 | 305 | 376,831 | 74 | 102,171 | 18 | 29,880 | 424 | 550,072 |
| <i>New Brunswick</i> | | | | | | | | | | |
| Université de Moncton | 289 | 358,620 | 1,398 | 1,709,773 | 46 | 59,410 | 0 | 0 | 1,733 | 2,127,803 |
| Mount Allison University | 4 | 7,050 | 536 | 673,031 | 1 | 50 | 0 | 0 | 541 | 680,131 |
| University of New Brunswick | 11 | 18,260 | 1,974 | 2,422,171 | 29 | 36,590 | 1 | 800 | 2,015 | 2,477,821 |
| St. Thomas University | 2 | 2,500 | 361 | 438,090 | 3 | 3,110 | 0 | 0 | 366 | 443,700 |
| <i>Nova Scotia</i> | | | | | | | | | | |
| Acadia University | 12 | 15,600 | 1,276 | 1,623,702 | 39 | 53,400 | 0 | 0 | 1,327 | 1,692,702 |
| College of Cape Breton | 240 | 298,990 | 287 | 335,670 | 0 | 0 | 0 | 0 | 527 | 634,660 |
| Dalhousie University | 85 | 107,924 | 2,387 | 3,085,580 | 212 | 287,347 | 17 | 25,220 | 2,701 | 3,506,071 |
| University of King's College | 0 | 0 | 133 | 173,276 | 0 | 0 | 0 | 0 | 133 | 173,276 |
| Mount Saint Vincent University | 103 | 131,450 | 613 | 764,120 | 7 | 8,410 | 0 | 0 | 723 | 903,980 |
| Nova Scotia College of Art and Design | 3 | 4,175 | 242 | 308,110 | 1 | 1,680 | 0 | 0 | 246 | 313,965 |
| Nova Scotia Technical College | 24 | 31,340 | 374 | 464,870 | 7 | 7,930 | 0 | 0 | 405 | 504,140 |
| St. Francis Xavier University | 48 | 67,769 | 1,192 | 1,537,840 | 7 | 9,440 | 0 | 0 | 1,247 | 1,615,049 |
| St. Mary's University | 23 | 30,530 | 818 | 1,017,276 | 26 | 34,950 | 1 | 420 | 868 | 1,083,176 |

| | | | | | | | | | | |
|---|--------|------------|--------|------------|-------|-----------|-----|-----------|---------|-------------|
| <i>Prince Edward Island</i> | 8 | 7,150 | 473 | 573,340 | 0 | 0 | 0 | 0 | 481 | 580,490 |
| University of Prince Edward Island | | | | | | | | | | |
| <i>Newfoundland</i> | | | | | | | | | | |
| Memorial University | 20 | 17,494 | 7,178 | 4,122,898 | 69 | 48,019 | 9 | 11,600 | 7,276 | 4,200,011 |
| Other universities in Canada*** | 164 | 201,606 | 675 | 760,377 | 72 | 94,082 | 8 | 10,680 | 919 | 1,066,745 |
| Sub-total — Universities in Canada | 5,447 | 6,914,323 | 86,997 | 89,899,010 | 3,706 | 5,174,687 | 442 | 618,637 | 96,592 | 102,606,657 |
| <i>Universities outside Canada (by location)</i> | | | | | | | | | | |
| United States of America | 167 | 253,989 | 1,352 | 2,068,146 | 444 | 686,654 | 133 | 185,655 | 2,096 | 3,194,444 |
| United Kingdom | 24 | 37,953 | 71 | 116,473 | 71 | 109,801 | 70 | 106,012 | 236 | 370,239 |
| Rest of Europe | 60 | 95,385 | 56 | 79,524 | 17 | 24,353 | 23 | 32,164 | 156 | 231,426 |
| Rest of World | 32 | 49,518 | 33 | 54,830 | 2 | 2,511 | 5 | 8,739 | 72 | 115,598 |
| Sub-total — Universities outside of Canada | 283 | 436,845 | 1,512 | 2,318,973 | 534 | 823,319 | 231 | 332,570 | 2,560 | 3,911,707 |
| Total — All universities | 5,730 | 7,351,168 | 88,509 | 92,217,983 | 4,240 | 5,998,006 | 673 | 951,207 | 99,152 | 106,518,364 |
| Other post-secondary institutions (by type) in Canada and rest of world | | | | | | | | | | |
| Junior college | 6,101 | 7,399,818 | 187 | 243,483 | 135 | 175,015 | 0 | 0 | 6,423 | 7,818,316 |
| Nursing school | 1,344 | 1,729,354 | 24 | 31,244 | 1 | 1,800 | 0 | 0 | 1,369 | 1,762,398 |
| Private institutions | 7,027 | 9,363,270 | 588 | 830,391 | 128 | 191,600 | 78 | 122,360 | 7,821 | 10,507,621 |
| Teacher training institutions | 340 | 425,730 | 15 | 15,680 | 2 | 2,370 | 0 | 0 | 357 | 443,780 |
| Technical and vocational training institutions | 36,450 | 34,528,449 | 301 | 370,074 | 48 | 62,915 | 6 | 8,550 | 36,805 | 34,969,988 |
| Total — Other than universities | 51,262 | 53,446,621 | 1,115 | 1,490,872 | 314 | 433,700 | 84 | 130,910 | 52,775 | 55,502,103 |
| Grand total — All institutions | 56,992 | 60,797,789 | 89,624 | 93,708,855 | 4,554 | 6,431,706 | 757 | 1,082,117 | 151,927 | 162,020,467 |

* Includes diploma, certificate and other programs at equivalent level.

** Includes second undergraduate and first professional degrees

*** Includes universities with less than 100 certificates issued.

Table 1 (cont.)
Distribution of certificates by educational institution attended for July 1981

| Institutions | Non-degree programs* | | Undergraduate degree programs** | | Graduate degree programs | | | | Total | |
|--|----------------------|---------------|---------------------------------|---------------|--------------------------|--------------|----------|------------|------------|----------------|
| | Number | Amount \$ | Number | Amount \$ | Number | Amount \$ | Number | Amount \$ | Number | Amount \$ |
| <i>Universities in Canada</i> | 7 | 6,250 | 85 | 59,310 | 8 | 6,150 | 1 | 900 | 101 | 72,610 |
| Other post-secondary institutions (by type) in Canada | | | | | | | | | | |
| Junior college | 7 | 7,000 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 7,000 |
| Nursing school | 1 | 900 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 900 |
| Private | 22 | 20,110 | 0 | 0 | 0 | 0 | 0 | 0 | 22 | 20,110 |
| Technical and vocational training institutions | 24 | 21,810 | 0 | 0 | 0 | 0 | 0 | 0 | 24 | 21,810 |
| Total - Other than universities | 54 | 49,820 | 0 | 0 | 0 | 0 | 0 | 0 | 54 | 49,820 |
| Grand total - All institutions | 61 | 56,070 | 85 | 59,310 | 8 | 6,150 | 1 | 900 | 155 | 122,430 |

* Includes diploma, certificate and other programs at equivalent level.

** Includes second undergraduate and first professional degrees.

TABLE 2A
Distribution of certificates negotiated for non-degree courses by province or country
in which educational institution is located for the loan year ended June 30, 1981

| Location of educational institution attended | Field of study | | | | | | | |
|--|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|--------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law |
| British Columbia | 1,080 | 265 | 2,123 | 677 | 44 | 561 | 831 | 56 |
| Alberta | 1,559 | 429 | 743 | 544 | 46 | 1,042 | 773 | 54 |
| Saskatchewan | 617 | 87 | 72 | 69 | 19 | 227 | 801 | 0 |
| Manitoba | 450 | 20 | 79 | 49 | 14 | 153 | 403 | 0 |
| Ontario | 8,247 | 413 | 6,991 | 2,451 | 319 | 8,571 | 4,699 | 460 |
| Quebec | 21 | 20 | 69 | 11 | 11 | 11 | 21 | 5 |
| New Brunswick | 657 | 11 | 71 | 36 | 0 | 305 | 419 | 1 |
| Nova Scotia | 447 | 70 | 47 | 362 | 27 | 337 | 422 | 9 |
| Prince Edward Island | 108 | 1 | 19 | 13 | 4 | 69 | 19 | 0 |
| Newfoundland | 203 | 12 | 15 | 15 | 0 | 129 | 268 | 6 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 6 | 0 | 3 | 0 |
| United States | 45 | 31 | 97 | 44 | 7 | 36 | 51 | 5 |
| United Kingdom | 0 | 3 | 15 | 7 | 0 | 3 | 1 | 2 |
| Rest of Europe | 0 | 4 | 22 | 5 | 4 | 1 | 0 | 0 |
| Rest of World | 0 | 0 | 2 | 0 | 1 | 0 | 0 | 1 |
| Total | 13,434 | 1,366 | 10,365 | 4,283 | 502 | 11,445 | 8,711 | 629 |
| | | | | | | | 341 | 947 |
| | | | | | | | | 4,969 |
| | | | | | | | | 56,992 |

Distribution of certificates negotiated for non-degree courses by province
in which educational institution is located for July 1981

| Location of educational institution attended | Field of study | | | | | | | |
|--|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-----|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law |
| British Columbia | 1 | 0 | 0 | 5 | 0 | 3 | 6 | 0 |
| Alberta | 0 | 0 | 1 | 0 | 0 | 2 | 3 | 0 |
| Ontario | 6 | 1 | 3 | 2 | 0 | 9 | 1 | 0 |
| Total | 7 | 1 | 4 | 7 | 0 | 14 | 10 | 0 |
| | | | | | | | 0 | 0 |
| | | | | | | | | 18 |
| | | | | | | | | 61 |

TABLE 2B

Distribution of certificates negotiated for undergraduate courses* by province or country
in which educational institution is located for the loan year ended June 30, 1981

| Location of educational institution attended | Field of study | | | | | | | | | | Total |
|---|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-------|----------|----------|-----------------------------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | Trades and technology |
| British Columbia | 442 | 169 | 4,661 | 1,235 | 122 | 523 | 317 | 437 | 280 | 10 | 1 |
| Alberta | 601 | 163 | 2,955 | 1,766 | 127 | 647 | 415 | 289 | 448 | 25 | 2 |
| Saskatchewan | 784 | 319 | 1,723 | 1,463 | 108 | 428 | 314 | 253 | 241 | 87 | 8 |
| Manitoba | 151 | 78 | 1,534 | 551 | 51 | 249 | 160 | 85 | 156 | 24 | 11 |
| Ontario | 3,895 | 957 | 26,143 | 2,405 | 271 | 4,571 | 2,409 | 1,375 | 937 | 115 | 27 |
| Quebec | 95 | 39 | 424 | 38 | 21 | 59 | 27 | 45 | 56 | 9 | 2 |
| New Brunswick | 832 | 145 | 1,770 | 782 | 0 | 443 | 243 | 166 | 2 | 5 | 1 |
| Nova Scotia | 1,321 | 57 | 4,160 | 588 | 59 | 491 | 283 | 282 | 267 | 6 | 3 |
| Prince Edward Island | 150 | 1 | 283 | 43 | 0 | 3 | 1 | 0 | 0 | 1 | 0 |
| Newfoundland | 820 | 9 | 3,285 | 2,122 | 0 | 394 | 344 | 0 | 214 | 1 | 0 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 192 | 25 | 583 | 284 | 7 | 205 | 160 | 29 | 23 | 50 | 9 |
| United Kingdom | 4 | 1 | 36 | 3 | 2 | 4 | 2 | 19 | 3 | 1 | 0 |
| Rest of Europe | 1 | 0 | 21 | 1 | 0 | 2 | 2 | 0 | 10 | 6 | 0 |
| Rest of World | 0 | 0 | 8 | 0 | 4 | 0 | 0 | 2 | 15 | 0 | 0 |
| Total | 9,288 | 1,963 | 47,586 | 11,281 | 772 | 8,019 | 4,677 | 2,982 | 2,652 | 340 | 64 |
| | | | | | | | | | | | 89,624 |

* Including second undergraduate and first professional degrees.

Distribution of certificates negotiated for undergraduate courses* by province
in which educational institution is located for July 1981

| Location of educational institution attended | Field of study | | | | | | | | | | Total |
|---|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-----|----------|----------|-----------------------------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | Trades and technology |
| British Columbia | 0 | 0 | 21 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Alberta | 1 | 0 | 2 | 3 | 0 | 0 | 0 | 0 | 5 | 0 | 0 |
| Ontario | 4 | 0 | 33 | 1 | 0 | 12 | 0 | 0 | 0 | 0 | 0 |
| Total | 5 | 0 | 56 | 7 | 0 | 12 | 0 | 0 | 5 | 0 | 0 |

* Including second undergraduate and first professional degrees.

TABLE 2C
Distribution of certificates negotiated for masters degree courses by province or country
in which educational institution is located for the loan year ended June 30, 1981

| Location of educational institution attended | Field of study | | | | | | | | | | Total |
|--|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-----|----------|----------|-----------------------------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | Trades and technology |
| British Columbia | 96 | 0 | 192 | 50 | 1 | 41 | 21 | 1 | 5 | 20 | 0 |
| Alberta | 21 | 18 | 97 | 41 | 0 | 171 | 6 | 2 | 2 | 2 | 1 |
| Saskatchewan | 23 | 0 | 47 | 17 | 1 | 12 | 1 | 0 | 0 | 25 | 0 |
| Manitoba | 22 | 8 | 68 | 6 | 0 | 69 | 4 | 0 | 0 | 7 | 0 |
| Ontario | 738 | 29 | 835 | 318 | 1 | 84 | 100 | 9 | 9 | 165 | 0 |
| Quebec | 14 | 3 | 72 | 12 | 0 | 1 | 9 | 0 | 8 | 2 | 0 |
| New Brunswick | 15 | 0 | 38 | 21 | 2 | 4 | 0 | 0 | 0 | 0 | 0 |
| Nova Scotia | 139 | 4 | 91 | 35 | 0 | 7 | 8 | 0 | 3 | 30 | 0 |
| Prince Edward Island | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Newfoundland | 8 | 0 | 24 | 35 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 74 | 6 | 178 | 68 | 8 | 38 | 34 | 5 | 1 | 57 | 4 |
| United Kingdom | 4 | 0 | 51 | 6 | 0 | 2 | 0 | 16 | 0 | 0 | 0 |
| Rest of Europe | 5 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
| Rest of World | 1 | 0 | 6 | 1 | 0 | 0 | 0 | 0 | 7 | 0 | 0 |
| Total | 1,160 | 68 | 1,706 | 610 | 13 | 429 | 185 | 33 | 37 | 308 | 5 |
| | | | | | | | | | | | 4,557 |

Distribution of certificates negotiated for masters degree courses by province
in which educational institution is located for July 1981

| Location of educational institution attended | Field of study | | | | | | | | | | Total |
|--|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-----|----------|----------|-----------------------------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | Trades and technology |
| British Columbia | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Alberta | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ontario | 1 | 0 | 5 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 7 |
| Total | 1 | 0 | 6 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 8 |

TABLE 2D
Distribution of certificates negotiated for doctoral degree courses by province or country
in which educational institution is located for the loan year ended June 30, 1981

| Location of educational institution attended | Field of study | | | | | | | | Total |
|---|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-----|-------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | |
| British Columbia | 0 | 0 | 22 | 7 | 0 | 2 | 0 | 0 | 32 |
| Alberta | 0 | 3 | 9 | 8 | 4 | 1 | 1 | 27 | 53 |
| Saskatchewan | 0 | 41 | 6 | 0 | 0 | 2 | 0 | 1 | 52 |
| Manitoba | 2 | 0 | 8 | 0 | 3 | 0 | 1 | 0 | 15 |
| Ontario | 3 | 5 | 136 | 36 | 2 | 16 | 77 | 2 | 307 |
| Quebec | 0 | 2 | 5 | 1 | 3 | 0 | 0 | 11 | 23 |
| New Brunswick | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Nova Scotia | 0 | 0 | 1 | 1 | 1 | 0 | 0 | 14 | 18 |
| Prince Edward Island | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Newfoundland | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 9 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 4 | 7 | 71 | 20 | 1 | 6 | 26 | 1 | 160 |
| United Kingdom | 0 | 0 | 34 | 3 | 0 | 1 | 1 | 4 | 51 |
| Rest of Europe | 0 | 1 | 6 | 0 | 0 | 0 | 0 | 14 | 21 |
| Rest of World | 0 | 2 | 0 | 0 | 0 | 0 | 1 | 12 | 15 |
| Total | 9 | 61 | 299 | 76 | 16 | 28 | 107 | 8 | 757 |

Distribution of certificates negotiated for doctoral degree courses by province
in which educational institution is located for July 1981

| Location of educational institution attended | Field of study | | | | | | | | Total |
|---|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-----|-------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | |
| British Columbia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Alberta | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ontario | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Total | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |

TABLE 2E
Distribution of certificates negotiated for all courses by province or country
in which educational institution is located for the loan year ended June 30, 1981

| Location of educational institution attended | Field of study | | | | | | | | Total |
|--|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-------|---------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | |
| British Columbia | 1,618 | 434 | 6,998 | 1,969 | 167 | 1,127 | 1,169 | 494 | 14,788 |
| Alberta | 2,181 | 613 | 3,804 | 2,359 | 177 | 1,861 | 1,195 | 345 | 13,853 |
| Saskatchewan | 1,424 | 447 | 1,848 | 1,549 | 130 | 669 | 1,116 | 253 | 8,260 |
| Manitoba | 625 | 106 | 1,689 | 606 | 68 | 471 | 568 | 85 | 4,547 |
| Ontario | 12,883 | 1,404 | 34,105 | 5,210 | 593 | 13,242 | 7,285 | 1,846 | 81,462 |
| Quebec | 130 | 64 | 570 | 62 | 35 | 71 | 57 | 87 | 1,149 |
| New Brunswick | 1,504 | 156 | 1,880 | 839 | 2 | 752 | 662 | 167 | 6,190 |
| Nova Scotia | 1,907 | 131 | 4,299 | 986 | 87 | 835 | 713 | 325 | 9,821 |
| Prince Edward Island | 258 | 2 | 302 | 56 | 4 | 72 | 20 | 0 | 740 |
| Newfoundland | 1,031 | 21 | 3,324 | 2,172 | 0 | 523 | 614 | 3 | 8,028 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 6 | 0 | 3 | 0 | 9 |
| United States | 315 | 69 | 929 | 416 | 23 | 285 | 271 | 40 | 2,603 |
| United Kingdom | 8 | 4 | 136 | 19 | 2 | 10 | 4 | 41 | 241 |
| Rest of Europe | 6 | 5 | 56 | 6 | 4 | 3 | 2 | 0 | 157 |
| Rest of World | 1 | 2 | 16 | 1 | 5 | 0 | 1 | 3 | 79 |
| Total | 23,891 | 3,458 | 59,956 | 16,250 | 1,303 | 19,921 | 13,680 | 3,652 | 151,927 |

Distribution of certificates negotiated for all courses by province
in which educational institution is located for July 1981

| Location of educational institution attended | Field of study | | | | | | | | Total |
|--|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-----|-------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | |
| British Columbia | 1 | 0 | 22 | 8 | 0 | 3 | 6 | 0 | 45 |
| Alberta | 1 | 0 | 3 | 3 | 0 | 2 | 3 | 0 | 22 |
| Ontario | 11 | 1 | 42 | 4 | 0 | 21 | 1 | 0 | 88 |
| Total | 13 | 1 | 67 | 15 | 0 | 26 | 10 | 0 | 155 |

TABLE 3
Distribution of certificates by province of issue,
location of institution attended and level of study for the loan year ended June 30, 1981

| Location and level of study | Province of issue | | | | | | | | | | Total |
|--------------------------------|--------------------------|---------|------------------------|---------------|---------|-----------------------|----------------|----------------------------|------------------------|-------------------------------------|--------|
| | British Colum- bia | Alberta | Saskat- che- wan | Mani- toba | Ontario | New Brun- swick | Nova Scotia | Prince Edward Island | New- found- land | Yukon & Northwest Territories | |
| British Columbia | | | | | | | | | | | |
| Non-degree | 5,878 | 99 | 26 | 22 | 93 | 4 | 3 | 3 | 1 | 3 | 6,132 |
| Undergraduate | 7,452 | 288 | 69 | 32 | 260 | 15 | 19 | 5 | 13 | 44 | 8,197 |
| Masters | 274 | 64 | 4 | 11 | 64 | 2 | 5 | 0 | 3 | 0 | 427 |
| Doctorate | 20 | 4 | 1 | 0 | 4 | 2 | 1 | 0 | 0 | 0 | 32 |
| Alberta | | | | | | | | | | | |
| Non-degree | 169 | 5,145 | 445 | 74 | 122 | 10 | 19 | 9 | 2 | 6 | 6,001 |
| Undergraduate | 246 | 6,710 | 171 | 40 | 175 | 21 | 24 | 4 | 12 | 35 | 7,438 |
| Masters | 4 | 304 | 8 | 2 | 25 | 4 | 10 | 0 | 2 | 2 | 361 |
| Doctorate | 27 | 15 | 5 | 0 | 3 | 0 | 0 | 0 | 1 | 2 | 53 |
| Saskatchewan | | | | | | | | | | | |
| Non-degree | 13 | 29 | 2,272 | 19 | 13 | 3 | 3 | 0 | 1 | 1 | 2,354 |
| Undergraduate | 43 | 139 | 5,428 | 44 | 57 | 5 | 3 | 2 | 2 | 5 | 5,728 |
| Masters | 3 | 18 | 87 | 6 | 10 | 1 | 1 | 0 | 0 | 0 | 126 |
| Doctorate | 42 | 0 | 8 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 52 |
| Manitoba | | | | | | | | | | | |
| Non-degree | 11 | 23 | 61 | 1,144 | 51 | 6 | 2 | 0 | 0 | 0 | 1,298 |
| Undergraduate | 46 | 69 | 129 | 2,588 | 193 | 12 | 8 | 3 | 0 | 2 | 3,050 |
| Masters | 2 | 18 | 16 | 111 | 29 | 1 | 6 | 0 | 0 | 1 | 184 |
| Doctorate | 6 | 1 | 2 | 4 | 2 | 0 | 0 | 0 | 0 | 0 | 15 |
| Ontario | | | | | | | | | | | |
| Non-degree | 140 | 116 | 74 | 55 | 34,712 | 194 | 271 | 57 | 139 | 4 | 35,762 |
| Undergraduate | 294 | 390 | 195 | 135 | 41,366 | 235 | 301 | 46 | 122 | 21 | 43,105 |
| Masters | 44 | 74 | 23 | 26 | 1,976 | 39 | 62 | 15 | 26 | 3 | 2,288 |
| Doctorate | 93 | 4 | 4 | 3 | 187 | 5 | 3 | 2 | 6 | 0 | 307 |
| Quebec | | | | | | | | | | | |
| Non-degree | 19 | 7 | 2 | 3 | 67 | 83 | 7 | 1 | 1 | 0 | 190 |
| Undergraduate | 73 | 71 | 27 | 19 | 363 | 186 | 44 | 6 | 25 | 1 | 815 |
| Masters | 4 | 13 | 3 | 6 | 64 | 16 | 10 | 0 | 5 | 0 | 121 |
| Doctorate | 13 | 1 | 0 | 0 | 6 | 0 | 1 | 2 | 0 | 0 | 23 |

| | | | | | | | | | | |
|--|-------|-------|-------|-------|--------|-------|-------|-------|-------|-----|
| <i>New Brunswick</i> | | | | | | | | | | |
| Non-degree | 1 | 5 | 0 | 0 | 4 | 1,679 | 15 | 13 | 3 | 0 |
| Undergraduate | 13 | 28 | 10 | 4 | 151 | 3,589 | 371 | 161 | 61 | 1 |
| Masters | 0 | 3 | 0 | 2 | 9 | 58 | 4 | 3 | 1 | 0 |
| Doctorate | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| <i>Nova Scotia</i> | | | | | | | | | | |
| Non-degree | 3 | 11 | 0 | 2 | 29 | 79 | 1,793 | 30 | 22 | 0 |
| Undergraduate | 41 | 69 | 16 | 10 | 226 | 813 | 5,811 | 337 | 190 | 4 |
| Masters | 5 | 10 | 2 | 3 | 42 | 28 | 196 | 18 | 13 | 0 |
| Doctorate | 4 | 0 | 0 | 0 | 1 | 0 | 1 | 12 | 0 | 0 |
| <i>Prince Edward Island</i> | | | | | | | | | | |
| Non-degree | 0 | 2 | 1 | 0 | 2 | 28 | 20 | 204 | 1 | 0 |
| Undergraduate | 1 | 0 | 0 | 0 | 10 | 26 | 9 | 436 | 0 | 0 |
| Masters | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Doctorate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Newfoundland</i> | | | | | | | | | | |
| Non-degree | 0 | 3 | 0 | 0 | 7 | 0 | 5 | 6 | 739 | 1 |
| Undergraduate | 2 | 7 | 0 | 0 | 32 | 43 | 27 | 1 | 7,077 | 0 |
| Masters | 1 | 0 | 0 | 0 | 2 | 1 | 4 | 0 | 61 | 0 |
| Doctorate | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 6 | 0 | 9 |
| <i>Yukon & Northwest Territories</i> | | | | | | | | | | |
| Non-degree | 1 | 1 | 0 | 0 | 5 | 1 | 0 | 0 | 0 | 1 |
| Undergraduate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Masters | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Doctorate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Canadian total</i> | | | | | | | | | | |
| Non-degree | 6,235 | 5,441 | 2,881 | 1,319 | 35,105 | 2,087 | 2,138 | 323 | 909 | 16 |
| Undergraduate | 8,211 | 7,771 | 6,045 | 2,872 | 42,833 | 4,945 | 6,617 | 1,001 | 7,502 | 113 |
| Masters | 337 | 504 | 143 | 167 | 2,221 | 150 | 298 | 36 | 111 | 6 |
| Doctorate | 205 | 26 | 20 | 7 | 208 | 7 | 6 | 22 | 7 | 2 |

Table 3 (cont.)

| Location and level of study | Province of issue | | | | | | | | | | Total |
|--------------------------------|--------------------------|---------|------------------------|---------------|---------|-----------------------|----------------|----------------------------|------------------------|-------------------------------------|--------|
| | British Colum- bia | Alberta | Saskat- che- wan | Mani- toba | Ontario | New Brun- swick | Nova Scotia | Prince Edward Island | New- found- land | Yukon & Northwest Territories | |
| <i>United States</i> | | | | | | | | | | | |
| Non-degree | 36 | 149 | 15 | 10 | 164 | 10 | 14 | 3 | 2 | 0 | 403 |
| Undergraduate | 242 | 361 | 105 | 73 | 682 | 42 | 39 | 3 | 15 | 5 | 1,567 |
| Masters | 46 | 100 | 16 | 42 | 224 | 16 | 23 | 2 | 4 | 0 | 473 |
| Doctorate | 37 | 18 | 12 | 14 | 72 | 3 | 2 | 1 | 1 | 0 | 160 |
| <i>United Kingdom</i> | | | | | | | | | | | |
| Non-degree | 5 | 2 | 2 | 0 | 21 | 2 | 3 | 0 | 1 | 0 | 36 |
| Undergraduate | 19 | 14 | 6 | 1 | 22 | 3 | 3 | 2 | 5 | 0 | 75 |
| Masters | 10 | 10 | 5 | 3 | 39 | 2 | 7 | 0 | 3 | 0 | 79 |
| Doctorate | 12 | 3 | 3 | 7 | 23 | 0 | 2 | 0 | 0 | 1 | 51 |
| <i>Rest of Europe</i> | | | | | | | | | | | |
| Non-degree | 4 | 1 | 1 | 4 | 66 | 1 | 1 | 0 | 0 | 1 | 79 |
| Undergraduate | 2 | 9 | 3 | 0 | 11 | 4 | 7 | 0 | 7 | 0 | 43 |
| Masters | 3 | 0 | 0 | 2 | 6 | 2 | 1 | 0 | 0 | 0 | 14 |
| Doctorate | 5 | 0 | 0 | 0 | 14 | 2 | 0 | 0 | 0 | 0 | 21 |
| <i>Rest of World</i> | | | | | | | | | | | |
| Non-degree | 2 | 1 | 0 | 0 | 16 | 0 | 1 | 0 | 0 | 0 | 20 |
| Undergraduate | 2 | 7 | 3 | 0 | 10 | 0 | 5 | 1 | 1 | 0 | 29 |
| Masters | 2 | 5 | 0 | 0 | 5 | 0 | 0 | 1 | 0 | 2 | 15 |
| Doctorate | 2 | 1 | 0 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 15 |
| <i>Non-Canadian total</i> | | | | | | | | | | | |
| Non-degree | 47 | 153 | 18 | 14 | 267 | 13 | 19 | 3 | 3 | 1 | 538 |
| Undergraduate | 265 | 391 | 117 | 74 | 725 | 49 | 54 | 6 | 28 | 5 | 1,714 |
| Masters | 61 | 115 | 21 | 47 | 274 | 20 | 31 | 3 | 7 | 2 | 581 |
| Doctorate | 56 | 22 | 15 | 21 | 121 | 5 | 4 | 1 | 1 | 1 | 247 |
| <i>Grand total</i> | | | | | | | | | | | |
| Non-degree | 6,282 | 5,594 | 2,899 | 1,333 | 35,372 | 2,100 | 2,157 | 326 | 912 | 17 | 56,992 |
| Undergraduate | 8,476 | 8,162 | 6,162 | 2,946 | 43,558 | 4,994 | 6,671 | 1,007 | 7,530 | 118 | 89,624 |
| Masters | 398 | 619 | 164 | 214 | 2,495 | 170 | 329 | 39 | 118 | 8 | 4,554 |
| Doctorate | 261 | 48 | 35 | 28 | 329 | 12 | 10 | 23 | 8 | 3 | 757 |

Distribution of certificates by province of issue, location of institution attended and level of study for July 1981

| Location and level of study | Province of issue | | | Total |
|-----------------------------|-------------------|---------|---------|-------|
| | British Columbia | Alberta | Ontario | |
| <i>British Columbia</i> | | | | |
| Non-degree | 20 | 0 | 0 | 20 |
| Undergraduate | 24 | 0 | 0 | 24 |
| Masters | 1 | 0 | 0 | 1 |
| Doctorate | 0 | 0 | 0 | 0 |
| <i>Alberta</i> | | | | |
| Non-degree | 0 | 11 | 0 | 11 |
| Undergraduate | 0 | 11 | 0 | 11 |
| Masters | 0 | 0 | 0 | 0 |
| Doctorate | 0 | 0 | 0 | 0 |
| <i>Ontario</i> | | | | |
| Non-degree | 0 | 0 | 30 | 30 |
| Undergraduate | 1 | 0 | 49 | 50 |
| Masters | 0 | 0 | 7 | 7 |
| Doctorate | 0 | 0 | 1 | 1 |
| <i>Total</i> | | | | |
| Non-degree | 20 | 11 | 30 | 61 |
| Undergraduate | 25 | 11 | 49 | 85 |
| Masters | 1 | 0 | 7 | 8 |
| Doctorate | 0 | 0 | 1 | 1 |

TABLE 4
Distribution of certificates by age and level of study, sex and marital status
for the loan year ended June 30, 1981

| Location of educational institution attended | Age in years and program level | | | | 19 | | | | 20 | | | |
|--|---|----------------|----------|-----------|----------------|----------------|-----------|-----------|----------------|----------------|-----------|-----------|
| | 18 and under | | Graduate | | Under-graduate | | Graduate | | Under-graduate | | Graduate | |
| | Non-degree | Under-graduate | Masters | Doctorate | Non-degree | Under-graduate | Masters | Doctorate | Non-degree | Under-graduate | Masters | Doctorate |
| British Columbia | 29 | 38 | 0 | 0 | 409 | 388 | 0 | 0 | 572 | 476 | 1 | 0 |
| Alberta | 76 | 33 | 2 | 0 | 939 | 606 | 35 | 0 | 990 | 605 | 29 | 0 |
| Saskatchewan | 44 | 41 | 0 | 0 | 690 | 735 | 1 | 0 | 477 | 618 | 2 | 0 |
| Manitoba | 20 | 19 | 0 | 0 | 311 | 387 | 0 | 1 | 205 | 369 | 1 | 0 |
| Ontario | 425 | 94 | 0 | 0 | 4,680 | 1,308 | 2 | 1 | 6,973 | 7,156 | 12 | 1 |
| Quebec | 0 | 0 | 0 | 0 | 19 | 28 | 0 | 0 | 24 | 53 | 0 | 0 |
| New Brunswick | 15 | 40 | 0 | 0 | 603 | 852 | 0 | 0 | 498 | 752 | 1 | 0 |
| Nova Scotia | 32 | 63 | 0 | 0 | 400 | 1,056 | 2 | 0 | 502 | 1,331 | 2 | 0 |
| Prince Edward Island | 4 | 10 | 0 | 0 | 59 | 135 | 0 | 0 | 56 | 75 | 0 | 0 |
| Newfoundland | 176 | 1,448 | 0 | 0 | 177 | 1,257 | 0 | 0 | 128 | 949 | 0 | 0 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 2 | 8 | 0 | 0 | 49 | 134 | 3 | 0 | 44 | 179 | 4 | 0 |
| United Kingdom | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| Rest of Europe | 1 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 |
| Rest of World | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 824 | 1,794 | 2 | 0 | 8,337 | 6,890 | 43 | 2 | 10,471 | 12,564 | 52 | 1 |
| Male | 248 | 773 | 2 | 0 | 2,820 | 3,040 | 11 | 0 | 4,137 | 5,895 | 25 | 1 |
| | 1 | 0 | 0 | 0 | 8 | 6 | 0 | 0 | 42 | 20 | 1 | 0 |
| Female | 573 | 1,021 | 0 | 0 | 5,484 | 3,838 | 32 | 2 | 6,235 | 6,598 | 26 | 0 |
| | 2 | 0 | 0 | 0 | 25 | 6 | 0 | 0 | 57 | 51 | 0 | 0 |
| Total | 821 | 1,794 | 2 | 0 | 8,304 | 6,878 | 43 | 2 | 10,372 | 12,493 | 51 | 1 |
| | 3 | 0 | 0 | 0 | 33 | 12 | 0 | 0 | 99 | 71 | 1 | 0 |

| Location of educational institution attended | Age in years and program level | | | 21 | | | 22 | | | 23 | | |
|--|--------------------------------|----------------|---------|-----------|------------|----------------|---------|-----------|------------|----------------|---------|-----------|
| | Non-degree | Under-graduate | Masters | Doctorate | Non-degree | Under-graduate | Masters | Doctorate | Non-degree | Under-graduate | Masters | Doctorate |
| British Columbia | 571 | 625 | 3 | 0 | 543 | 804 | 11 | 0 | 631 | 1,245 | 29 | 0 |
| Alberta | 771 | 796 | 29 | 1 | 672 | 847 | 15 | 0 | 588 | 1,105 | 37 | 10 |
| Saskatchewan | 292 | 644 | 0 | 0 | 211 | 691 | 5 | 3 | 162 | 857 | 2 | 5 |
| Manitoba | 142 | 319 | 0 | 0 | 100 | 347 | 6 | 0 | 97 | 389 | 15 | 1 |
| Ontario | 5,682 | 7,083 | 14 | 3 | 3,843 | 7,306 | 44 | 5 | 2,841 | 6,506 | 152 | 11 |
| Quebec | 33 | 102 | 0 | 0 | 16 | 125 | 3 | 2 | 15 | 134 | 21 | 3 |
| New Brunswick | 215 | 722 | 1 | 0 | 111 | 662 | 0 | 0 | 64 | 440 | 21 | 0 |
| Nova Scotia | 365 | 1,267 | 4 | 0 | 200 | 1,069 | 15 | 1 | 133 | 834 | 58 | 3 |
| Prince Edward Island | 40 | 83 | 0 | 0 | 32 | 57 | 0 | 0 | 13 | 32 | 0 | 0 |
| Newfoundland | 92 | 895 | 0 | 0 | 58 | 948 | 2 | 0 | 28 | 501 | 3 | 2 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |
| United States | 47 | 200 | 8 | 0 | 37 | 277 | 7 | 1 | 42 | 214 | 27 | 10 |
| United Kingdom | 1 | 5 | 1 | 0 | 5 | 13 | 3 | 0 | 1 | 8 | 6 | 0 |
| Rest of Europe | 7 | 4 | 0 | 0 | 7 | 3 | 1 | 0 | 4 | 5 | 2 | 1 |
| Rest of World | 0 | 2 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 3 | 2 | 2 |
| Total | 8,258 | 12,747 | 60 | 4 | 5,836 | 13,149 | 112 | 12 | 4,620 | 12,273 | 375 | 48 |
| Male | 3,661 | 5,897 | 25 | 0 | 2,887 | 6,105 | 48 | 8 | 2,205 | 6,211 | 181 | 29 |
| single | 97 | 97 | 1 | 0 | 150 | 356 | 5 | 0 | 221 | 578 | 20 | 3 |
| married | | | | | | | | | | | | |
| Female | 4,374 | 6,572 | 31 | 4 | 2,663 | 6,328 | 55 | 4 | 2,037 | 5,085 | 159 | 16 |
| single | 126 | 181 | 3 | 0 | 136 | 360 | 4 | 0 | 157 | 399 | 15 | 0 |
| married | | | | | | | | | | | | |
| Total | 8,035 | 12,469 | 56 | 4 | 5,550 | 12,433 | 103 | 12 | 4,242 | 11,296 | 340 | 45 |
| single | 223 | 278 | 4 | 0 | 286 | 716 | 9 | 0 | 378 | 977 | 35 | 3 |
| married | | | | | | | | | | | | |

Table 4 (cont.)

| Location of educational institution attended | 24 | | | 25-29 | | | | 30-34 | | | | |
|--|------------|----------------|--------------|---------------------|----------------|--------------|---------------------|----------------|--------------|---------------------|-----|-----|
| | Non-degree | Under-graduate | Graduate | Non-degree | Under-graduate | Graduate | Non-degree | Under-graduate | Graduate | | | |
| | | | Mas- ters | Doc- tor- ate | | Mas- ters | Doc- tor- ate | | Mas- ters | Doc- tor- ate | | |
| British Columbia | 629 | 1,003 | 52 | 1 | 1,688 | 2,570 | 15 | 662 | 762 | 92 | 4 | |
| Alberta | 432 | 863 | 27 | 5 | 1,073 | 1,972 | 120 | 18 | 398 | 43 | 9 | |
| Saskatchewan | 125 | 587 | 11 | 7 | 252 | 1,211 | 70 | 26 | 233 | 28 | 11 | |
| Manitoba | 87 | 345 | 31 | 0 | 222 | 637 | 95 | 9 | 160 | 31 | 0 | |
| Ontario | 2,525 | 4,204 | 374 | 20 | 5,863 | 7,244 | 1,272 | 135 | 1,500 | 280 | 81 | |
| Quebec | 20 | 112 | 13 | 2 | 52 | 219 | 58 | 10 | 9 | 33 | 19 | |
| New Brunswick | 58 | 296 | 20 | 0 | 114 | 484 | 23 | 0 | 28 | 5 | 1 | |
| Nova Scotia | 88 | 582 | 72 | 1 | 191 | 1,000 | 119 | 8 | 39 | 227 | 29 | |
| Prince Edward Island | 14 | 27 | 0 | 0 | 29 | 49 | 0 | 0 | 5 | 4 | 0 | |
| Newfoundland | 24 | 375 | 9 | 0 | 60 | 609 | 33 | 6 | 11 | 157 | 16 | |
| Yukon & Northwest Territories | 1 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 1 | 0 | 0 | |
| United States | 37 | 142 | 73 | 5 | 106 | 321 | 234 | 75 | 18 | 61 | 65 | |
| United Kingdom | 3 | 5 | 10 | 1 | 18 | 30 | 47 | 32 | 6 | 9 | 13 | |
| Rest of Europe | 7 | 5 | 3 | 1 | 43 | 18 | 8 | 11 | 7 | 6 | 0 | |
| Rest of World | 2 | 2 | 1 | 1 | 8 | 14 | 7 | 9 | 3 | 4 | 1 | |
| Total | 4,052 | 8,548 | 696 | 44 | 9,725 | 16,378 | 2,282 | 354 | 2,951 | 3,650 | 624 | 175 |
| Male | 1,866 | 4,594 | 344 | 23 | 4,039 | 8,201 | 1,107 | 180 | 784 | 1,185 | 233 | 57 |
| single married | 257 | 584 | 45 | 6 | 1,086 | 2,090 | 353 | 80 | 484 | 727 | 163 | 59 |
| Female | 1,777 | 3,037 | 271 | 15 | 4,133 | 5,337 | 734 | 84 | 1,474 | 1,514 | 201 | 51 |
| single married | 152 | 333 | 36 | 0 | 467 | 750 | 88 | 10 | 209 | 224 | 27 | 8 |
| Total | 3,643 | 7,631 | 615 | 38 | 8,172 | 13,538 | 1,841 | 264 | 2,258 | 2,699 | 434 | 108 |
| single married | 409 | 917 | 81 | 6 | 1,553 | 2,840 | 441 | 90 | 693 | 951 | 190 | 67 |

| Location of educational institution attended | Age in years and program level | | Total | | | | | | |
|--|--------------------------------|----------------|--------------|---------------------|-----------------|-------------------------|-----------------|---------------------|---------------------------------|
| | 35 and over | | Graduate | | | Graduate | | | |
| | Non-degree | Under-graduate | Mas- ters | Doc- tor- ate | Non- degree | Under- gradu- ate | Mas- ters | Doc- tor- ate | Accu- mula- tive total |
| British Columbia | 398 | 286 | 43 | 12 | 6,132 | 8,197 | 427 | 32 | 14,788 |
| Alberta | 162 | 213 | 24 | 10 | 6,001 | 7,438 | 361 | 53 | 13,853 |
| Saskatchewan | 38 | 111 | 7 | 0 | 2,354 | 5,728 | 126 | 52 | 8,260 |
| Manitoba | 54 | 78 | 5 | 4 | 1,298 | 3,050 | 184 | 15 | 4,547 |
| Ontario | 1,189 | 704 | 138 | 50 | 35,762 | 43,105 | 2,288 | 307 | 81,462 |
| Quebec | 2 | 9 | 7 | 1 | 190 | 815 | 121 | 23 | 1,149 |
| New Brunswick | 14 | 45 | 9 | 0 | 1,720 | 4,389 | 80 | 1 | 6,190 |
| Nova Scotia | 19 | 88 | 16 | 0 | 1,969 | 7,517 | 317 | 18 | 9,821 |
| Prince Edward Island | 6 | 10 | 0 | 0 | 258 | 482 | 0 | 0 | 740 |
| Newfoundland | 7 | 50 | 6 | 0 | 761 | 7,189 | 69 | 9 | 8,028 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 9 |
| United States | 21 | 31 | 52 | 29 | 403 | 1,567 | 473 | 160 | 2,603 |
| United Kingdom | 2 | 3 | 0 | 5 | 36 | 75 | 79 | 51 | 241 |
| Rest of Europe | 1 | 0 | 0 | 4 | 79 | 43 | 14 | 21 | 157 |
| Rest of World | 5 | 3 | 1 | 2 | 20 | 29 | 15 | 15 | 79 |
| Total | 1,918 | 1,631 | 308 | 117 | 56,992 | 89,624 | 4,554 | 757 | 151,927 |
| Male | single married | 257 306 | 71 105 | 30 62 | 22,904 2,606 | 42,207 4,765 | 2,047 693 | 328 210 | 67,486 8,274 |
| Female | single married | 1,186 125 | 864 28 | 104 5 | 29,936 1,546 | 40,194 2,458 | 1,613 201 | 196 23 | 71,939 4,228 |
| Total | single married | 1,443 475 | 1,170 461 | 175 133 | 50 67 | 52,840 4,152 | 82,401 7,223 | 3,660 894 | 139,425 12,502 |

Table 4 (cont.)
Distribution of certificates by age and level of study, sex and marital status
for July 1981

| Location of educational institution attended | 18 and under | | | | 19 | | | | 20 | | | |
|--|----------------|-------------------------|--------------|---------------------|----------------|-------------------------|--------------|---------------------|----------------|-------------------------|--------------|---------------------|
| | Non- degree | Under- gradu- ate | Mas- ters | Doc- tor- ate | Non- degree | Under- gradu- ate | Mas- ters | Doc- tor- ate | Non- degree | Under- gradu- ate | Mas- ters | Doc- tor- ate |
| British Columbia | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |
| Alberta | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ontario | 0 | 0 | 0 | 0 | 2 | 3 | 0 | 0 | 4 | 4 | 0 | 0 |
| Total | 2 | 1 | 0 | 0 | 5 | 3 | 0 | 0 | 5 | 4 | 0 | 0 |
| Male | 1 | 1 | 0 | 0 | 3 | 2 | 0 | 0 | 1 | 2 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Female | 1 | 0 | 0 | 0 | 2 | 1 | 0 | 0 | 4 | 1 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| Total | 2 | 1 | 0 | 0 | 5 | 3 | 0 | 0 | 5 | 3 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |

| Location of educational institution attended | 21 | | | | 22 | | | | 23 | | | |
|--|----------------|-------------------------|--------------|---------------------|----------------|-------------------------|--------------|---------------------|----------------|-------------------------|--------------|---------------------|
| | Non- degree | Under- gradu- ate | Mas- ters | Doc- tor- ate | Non- degree | Under- gradu- ate | Mas- ters | Doc- tor- ate | Non- degree | Under- gradu- ate | Mas- ters | Doc- tor- ate |
| British Columbia | 0 | 1 | 0 | 0 | 5 | 8 | 0 | 0 | 3 | 2 | 0 | 0 |
| Alberta | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 |
| Ontario | 5 | 10 | 0 | 0 | 0 | 11 | 0 | 0 | 1 | 9 | 1 | 0 |
| Total | 6 | 11 | 0 | 0 | 5 | 20 | 0 | 0 | 4 | 13 | 1 | 0 |
| Male | 4 | 6 | 0 | 0 | 1 | 9 | 0 | 0 | 2 | 9 | 1 | 0 |
| | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Female | 1 | 4 | 0 | 0 | 4 | 10 | 0 | 0 | 2 | 4 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 5 | 10 | 0 | 0 | 5 | 19 | 0 | 0 | 4 | 13 | 1 | 0 |
| | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |

| Location of educational institution attended | Age in years and program level | | | | 25-29 | | | | 30-34 | | | |
|--|--------------------------------|----------------|---------|-----------|------------|----------------|---------|-----------|------------|----------------|---------|-----------|
| | 24 | | | | Graduate | | | | Graduate | | | |
| | Non-degree | Under-graduate | Masters | Doctorate | Non-degree | Under-graduate | Masters | Doctorate | Non-degree | Under-graduate | Masters | Doctorate |
| British Columbia | 1 | 2 | 0 | 0 | 3 | 7 | 1 | 0 | 3 | 3 | 0 | 0 |
| Alberta | 1 | 2 | 0 | 0 | 2 | 4 | 0 | 0 | 2 | 1 | 0 | 0 |
| Ontario | 2 | 5 | 0 | 0 | 8 | 6 | 4 | 1 | 6 | 0 | 1 | 0 |
| Total | 4 | 9 | 0 | 0 | 13 | 17 | 5 | 1 | 11 | 4 | 1 | 0 |
| Male | 1 | 4 | 0 | 0 | 6 | 9 | 3 | 1 | 2 | 0 | 0 | 0 |
| single married | 0 | 3 | 0 | 0 | 2 | 2 | 1 | 0 | 3 | 0 | 1 | 0 |
| Female | 2 | 2 | 0 | 0 | 5 | 6 | 1 | 0 | 5 | 2 | 0 | 0 |
| single married | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 0 | 0 |
| Total | 3 | 6 | 0 | 0 | 11 | 15 | 4 | 1 | 7 | 2 | 0 | 0 |
| single married | 1 | 3 | 0 | 0 | 2 | 2 | 1 | 0 | 4 | 2 | 1 | 0 |

| Location of educational institution attended | Age in years and program level | | | | 35 and over | | | | Total | | | |
|--|--------------------------------|----------------|---------|-----------|-------------|----------------|---------|-----------|------------|----------------|---------|-----------|
| | Graduate | | | | Graduate | | | | Graduate | | | |
| | Non-degree | Under-graduate | Masters | Doctorate | Non-degree | Under-graduate | Masters | Doctorate | Non-degree | Under-graduate | Masters | Doctorate |
| British Columbia | 3 | 0 | 0 | 0 | 20 | 24 | 1 | 0 | 45 | | | |
| Alberta | 1 | 1 | 0 | 0 | 11 | 11 | 0 | 0 | 22 | | | |
| Ontario | 2 | 2 | 1 | 0 | 30 | 50 | 7 | 1 | 88 | | | |
| Total | 6 | 3 | 1 | 0 | 61 | 85 | 8 | 1 | 155 | | | |
| Male | 0 | 0 | 1 | 0 | 21 | 42 | 5 | 1 | 69 | | | |
| single married | 3 | 1 | 0 | 0 | 9 | 7 | 2 | 0 | 18 | | | |
| Female | 3 | 1 | 0 | 0 | 29 | 31 | 1 | 0 | 61 | | | |
| single married | 0 | 1 | 0 | 0 | 2 | 5 | 0 | 0 | 7 | | | |
| Total | 3 | 1 | 1 | 0 | 50 | 73 | 6 | 1 | 130 | | | |
| single married | 3 | 2 | 0 | 0 | 11 | 12 | 2 | 0 | 25 | | | |

suite Tableau 4

| Province émettrice | Âge en années et niveau d'études | | 24 ans | | 25-29 ans | | 30-34 ans | |
|-----------------------|---|---------------------------------------|--------------------------|---------------|---|---------------------------------------|--------------------------|---------------|
| | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme Mai- trise | Doc- torat | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme Mai- trise | Doc- torat |
| Colombie-Britannique | 1 | 2 | 0 | 0 | 3 | 7 | 1 | 0 |
| Alberta | 1 | 2 | 0 | 0 | 2 | 4 | 0 | 0 |
| Ontario | 2 | 5 | 0 | 0 | 8 | 6 | 4 | 1 |
| Total | 4 | 9 | 0 | 0 | 13 | 17 | 5 | 1 |
| Hommes | 1 | 4 | 0 | 0 | 6 | 9 | 3 | 1 |
| célibataires | 0 | 3 | 0 | 0 | 2 | 2 | 1 | 0 |
| marisés | | | | | | | | |
| Femmes | 2 | 2 | 0 | 0 | 5 | 6 | 1 | 0 |
| célibataires | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| marisés | | | | | | | | |
| Total | 3 | 6 | 0 | 0 | 11 | 15 | 4 | 1 |
| célibataires | 1 | 3 | 0 | 0 | 2 | 2 | 1 | 0 |
| marisés | | | | | | | | |

| Province émettrice | Âge en années et niveau d'études | | 35 ans et plus | | Total | |
|-----------------------|---|---------------------------------------|--------------------------|---------------|---|---------------------------------------|
| | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme Mai- trise | Doc- torat | Études ne menant pas à un grade | Études de 1 ^{er} cycle |
| Colombie-Britannique | 3 | 0 | 0 | 0 | 20 | 24 |
| Alberta | 1 | 1 | 0 | 0 | 11 | 11 |
| Ontario | 2 | 2 | 1 | 0 | 30 | 50 |
| Total | 6 | 3 | 1 | 0 | 61 | 85 |
| Hommes | 0 | 0 | 1 | 0 | 21 | 42 |
| célibataires | 3 | 1 | 0 | 0 | 9 | 7 |
| marisés | | | | | | |
| Femmes | 3 | 1 | 0 | 0 | 29 | 31 |
| célibataires | 0 | 1 | 0 | 0 | 2 | 5 |
| marisés | | | | | | |
| Total | 3 | 2 | 1 | 0 | 50 | 73 |
| célibataires | 3 | 2 | 0 | 0 | 11 | 12 |
| marisés | | | | | | |

Répartition des certificats selon l'âge, le niveau d'études, le sexe et la situation de famille, pour juillet 1981

| Âge en années et niveau d'études | | 18 ans et moins | | | | 19 ans | | | | 20 ans | | | |
|----------------------------------|---------------------------------|---------------------------------|----------|---------------------------------|------------|---------------------------------|----------|---------------------------------|------------|---------------------------------|----------|---------------------------------|------------|
| Province émettrice | Études ne menant pas à un grade | Diplôme | | Études ne menant pas à un grade | | Diplôme | | Études ne menant pas à un grade | | Diplôme | | Études ne menant pas à un grade | |
| | | Études de 1 ^{er} cycle | Maitrise | Études de 1 ^{er} cycle | Doc- total | Études de 1 ^{er} cycle | Maitrise | Études de 1 ^{er} cycle | Doc- total | Études de 1 ^{er} cycle | Maitrise | Études de 1 ^{er} cycle | Doc- total |
| Colombie-Britannique | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |
| Alberta | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ontario | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 4 | 0 | 4 | 0 |
| Total | 2 | 1 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 5 | 0 | 4 | 0 |
| Hommes | 1 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 1 | 0 | 2 | 0 |
| célibataires | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| maris | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Femmes | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 4 | 0 | 1 | 0 |
| célibataires | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| maris | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 2 | 1 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 5 | 0 | 3 | 0 |
| célibataires | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| maris | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Âge en années et niveau d'études | | 21 ans | | | | 22 ans | | | | 23 ans | | | |
|----------------------------------|---------------------------------|---------------------------------|----------|---------------------------------|------------|---------------------------------|----------|---------------------------------|------------|---------------------------------|----------|---------------------------------|------------|
| Province émettrice | Études ne menant pas à un grade | Diplôme | | Études ne menant pas à un grade | | Diplôme | | Études ne menant pas à un grade | | Diplôme | | Études ne menant pas à un grade | |
| | | Études de 1 ^{er} cycle | Maitrise | Études de 1 ^{er} cycle | Doc- total | Études de 1 ^{er} cycle | Maitrise | Études de 1 ^{er} cycle | Doc- total | Études de 1 ^{er} cycle | Maitrise | Études de 1 ^{er} cycle | Doc- total |
| Colombie-Britannique | 0 | 1 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 3 | 0 | 2 | 0 |
| Alberta | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 2 | 0 |
| Ontario | 5 | 10 | 0 | 0 | 0 | 11 | 0 | 0 | 0 | 1 | 0 | 9 | 0 |
| Total | 6 | 11 | 0 | 0 | 0 | 20 | 0 | 0 | 0 | 4 | 0 | 13 | 0 |
| Hommes | 4 | 6 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 2 | 0 | 9 | 0 |
| célibataires | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| maris | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Femmes | 1 | 4 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 2 | 0 | 4 | 0 |
| célibataires | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| maris | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 5 | 10 | 0 | 0 | 0 | 19 | 0 | 0 | 0 | 4 | 0 | 13 | 0 |
| célibataires | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| maris | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

suite Tableau 4

| Âge en années et niveau d'études | | 35 et plus | | | | Total | | | |
|---|---|---------------------------------------|---------------|---------------|---|---------------------------------------|---------------|---------------|-------------------------|
| Province émettrice | Études ne menant pas à un grade | Études de 1 ^{re} cycle | Diplôme | | Études ne menant pas à un grade | Études de 1 ^{re} cycle | Diplôme | | Total cumu- latif |
| | | | Mai- trise | Doc- toral | | | Mai- trise | Doc- toral | |
| Colombie-Britannique | 398 | 286 | 43 | 12 | 6,132 | 8,197 | 427 | 32 | 14,788 |
| Alberta | 162 | 213 | 24 | 10 | 6,001 | 7,438 | 361 | 53 | 13,853 |
| Saskatchewan | 38 | 111 | 7 | 0 | 2,354 | 5,728 | 126 | 52 | 8,260 |
| Manitoba | 54 | 78 | 5 | 4 | 1,298 | 3,050 | 184 | 15 | 4,547 |
| Ontario | 1,189 | 704 | 138 | 50 | 35,762 | 43,105 | 2,288 | 307 | 81,462 |
| Québec | 2 | 9 | 7 | 1 | 190 | 815 | 121 | 23 | 1,149 |
| Nouveau-Brunswick | 14 | 45 | 9 | 0 | 1,720 | 4,389 | 80 | 1 | 6,190 |
| Nouvelle-Écosse | 19 | 88 | 16 | 0 | 1,969 | 7,517 | 317 | 18 | 9,821 |
| Île-du-Prince-Édouard | 6 | 10 | 0 | 0 | 258 | 482 | 0 | 0 | 740 |
| Terre-Neuve | 7 | 50 | 6 | 0 | 761 | 7,189 | 69 | 9 | 8,028 |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 9 |
| États-Unis | 21 | 31 | 52 | 29 | 403 | 1,567 | 473 | 160 | 2,603 |
| Royaume-Uni | 2 | 3 | 0 | 5 | 36 | 75 | 79 | 51 | 241 |
| Autres pays d'Europe | 1 | 0 | 0 | 4 | 79 | 43 | 14 | 21 | 157 |
| Autres pays du monde | 5 | 3 | 1 | 2 | 20 | 29 | 15 | 15 | 79 |
| Total | 1,918 | 1,631 | 308 | 117 | 56,992 | 89,624 | 4,554 | 757 | 151,927 |
| Hommes | 257 | 306 | 71 | 30 | 22,904 | 42,207 | 2,047 | 328 | 67,486 |
| célibataires maris | 260 | 307 | 105 | 62 | 2,606 | 4,765 | 693 | 210 | 8,274 |
| Femmes | 1,186 | 864 | 104 | 20 | 29,936 | 40,194 | 1,613 | 196 | 71,939 |
| célibataires maris | 125 | 154 | 28 | 5 | 1,546 | 2,458 | 201 | 23 | 4,228 |
| Total | 1,443 | 1,170 | 175 | 50 | 52,840 | 82,401 | 3,660 | 524 | 139,425 |
| célibataires maris | 475 | 461 | 133 | 67 | 4,152 | 7,223 | 894 | 233 | 12,502 |

| Âge en années et niveau d'études | | 24 ans | | | | 25-29 ans | | | | 30-34 ans | | | |
|------------------------------------|---------------------------------|---------------------------------|------------------|------------------|---------------------------------|---------------------------------|------------------|------------------|---------------------------------|---------------------------------|------------------|------------------|--|
| | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme Maîtrise | Diplôme Doctorat | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme Maîtrise | Diplôme Doctorat | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme Maîtrise | Diplôme Doctorat | |
| Colombie-Britannique | 629 | 1,003 | 52 | 1 | 1,688 | 2,570 | 196 | 15 | 662 | 762 | 92 | 4 | |
| Alberta | 432 | 863 | 27 | 5 | 1,073 | 1,972 | 120 | 18 | 298 | 398 | 43 | 9 | |
| Saskatchewan | 125 | 587 | 11 | 7 | 252 | 1,211 | 70 | 26 | 63 | 233 | 28 | 11 | |
| Manitoba | 87 | 345 | 31 | 0 | 222 | 637 | 95 | 9 | 60 | 160 | 31 | 0 | |
| Ontario | 2,525 | 4,204 | 374 | 20 | 5,863 | 7,244 | 1,272 | 135 | 1,741 | 1,500 | 280 | 81 | |
| Québec | 20 | 112 | 13 | 2 | 52 | 219 | 58 | 10 | 9 | 33 | 19 | 5 | |
| Nouveau-Brunswick | 58 | 296 | 20 | 0 | 114 | 484 | 23 | 0 | 28 | 96 | 5 | 1 | |
| Nouvelle-Écosse | 88 | 582 | 72 | 1 | 191 | 1,000 | 119 | 8 | 39 | 227 | 29 | 5 | |
| Île-du-Prince-Édouard | 14 | 27 | 0 | 0 | 29 | 49 | 0 | 0 | 5 | 4 | 0 | 0 | |
| Terre-Neuve | 24 | 375 | 9 | 0 | 60 | 609 | 33 | 6 | 11 | 157 | 16 | 1 | |
| Yukon et Territoires du Nord-Ouest | 1 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | |
| États-Unis | 37 | 142 | 73 | 5 | 106 | 321 | 234 | 75 | 18 | 61 | 65 | 40 | |
| Royaume-Uni | 3 | 5 | 10 | 1 | 18 | 30 | 47 | 32 | 6 | 9 | 12 | 13 | |
| Autres pays d'Europe | 7 | 5 | 3 | 1 | 43 | 18 | 8 | 11 | 7 | 6 | 0 | 4 | |
| Autres pays du monde | 2 | 2 | 1 | 1 | 8 | 14 | 7 | 9 | 3 | 4 | 4 | 1 | |
| Total | 4,052 | 8,548 | 696 | 44 | 9,725 | 16,378 | 2,282 | 354 | 2,951 | 3,650 | 624 | 175 | |
| Hommes célibataires | 1,866 | 4,594 | 344 | 23 | 4,039 | 8,201 | 1,107 | 180 | 784 | 1,185 | 233 | 57 | |
| Hommes mariés | 257 | 584 | 45 | 6 | 1,086 | 2,090 | 353 | 80 | 484 | 727 | 163 | 59 | |
| Femmes célibataires | 1,777 | 3,037 | 271 | 15 | 4,133 | 5,337 | 734 | 84 | 1,474 | 1,514 | 201 | 51 | |
| Femmes mariés | 152 | 333 | 36 | 0 | 467 | 750 | 88 | 10 | 209 | 224 | 27 | 8 | |
| Total célibataires | 3,643 | 7,631 | 615 | 38 | 8,172 | 13,538 | 1,841 | 264 | 2,258 | 2,699 | 434 | 108 | |
| Total mariés | 409 | 917 | 81 | 6 | 1,553 | 2,840 | 441 | 90 | 693 | 951 | 190 | 67 | |

suite Tableau 4

| Province émettrice | Âge en années et niveau d'études | 21 ans | | | | 22 ans | | | | 23 ans | | | |
|------------------------------------|---|---|---------------------------------------|--------------------------|---------------|---|---------------------------------------|--------------------------|---------------|---|---------------------------------------|--------------------------|---------------|
| | | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme Mai- trise | Doc- torat | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme Mai- trise | Doc- torat | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme Mai- trise | Doc- torat |
| Colombie-Britannique | | 571 | 625 | 3 | 0 | 543 | 804 | 11 | 0 | 631 | 1,245 | 29 | |
| Alberta | | 771 | 796 | 29 | 1 | 672 | 847 | 15 | 0 | 588 | 1,105 | 37 | 10 |
| Saskatchewan | | 292 | 644 | 0 | 0 | 211 | 691 | 5 | 3 | 162 | 857 | 2 | 5 |
| Manitoba | | 142 | 319 | 0 | 0 | 100 | 347 | 6 | 0 | 97 | 389 | 15 | 1 |
| Ontario | | 5,682 | 7,083 | 14 | 3 | 3,843 | 7,306 | 44 | 5 | 2,841 | 6,506 | 152 | 11 |
| Québec | | 33 | 102 | 0 | 0 | 16 | 125 | 3 | 2 | 15 | 134 | 21 | 3 |
| Nouveau Brunswick | | 215 | 722 | 1 | 0 | 111 | 662 | 0 | 0 | 64 | 440 | 21 | 0 |
| Nouvelle-Écosse | | 365 | 1,267 | 4 | 0 | 200 | 1,069 | 15 | 1 | 133 | 834 | 58 | 3 |
| Île-du-Prince-Édouard | | 40 | 83 | 0 | 0 | 32 | 57 | 0 | 0 | 13 | 32 | 0 | 0 |
| Terre-Neuve | | 92 | 895 | 0 | 0 | 58 | 948 | 2 | 0 | 28 | 501 | 3 | 2 |
| Yukon et Territoires du Nord-Ouest | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |
| États-Unis | | 47 | 200 | 8 | 0 | 37 | 277 | 7 | 1 | 42 | 214 | 27 | 10 |
| Royaume-Uni | | 1 | 5 | 1 | 0 | 5 | 13 | 3 | 0 | 1 | 8 | 6 | 0 |
| Autres pays d'Europe | | 7 | 4 | 0 | 0 | 7 | 3 | 1 | 0 | 4 | 5 | 2 | 1 |
| Autres pays du monde | | 0 | 2 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 3 | 2 | 2 |
| Total | | 8,258 | 12,747 | 60 | 4 | 5,836 | 13,149 | 112 | 12 | 4,620 | 12,273 | 375 | 48 |
| Hommes | célibataires | 3,661 | 5,897 | 25 | 0 | 2,887 | 6,105 | 48 | 8 | 2,205 | 6,211 | 181 | 29 |
| | marités | 97 | 97 | 1 | 0 | 130 | 356 | 5 | 0 | 221 | 578 | 20 | 3 |
| Femmes | célibataires | 4,374 | 6,572 | 31 | 4 | 2,663 | 6,328 | 55 | 4 | 2,037 | 5,085 | 139 | 16 |
| | marités | 126 | 181 | 3 | 0 | 136 | 360 | 4 | 0 | 137 | 399 | 15 | 0 |
| Total | célibataires | 8,035 | 12,469 | 56 | 4 | 5,550 | 12,433 | 103 | 12 | 4,242 | 11,296 | 340 | 45 |
| | marités | 223 | 278 | 4 | 0 | 286 | 716 | 9 | 0 | 378 | 977 | 35 | 3 |

TABEAU 4
Répartition des certificats selon l'âge, le niveau d'études, le sexe et la situation de famille, pour l'année de prêt terminée le 30 juin 1981

| Province émettrice | Âge en années et niveau d'études | 18 ans et moins | | | | 19 ans | | | | 20 ans | | | |
|------------------------------------|---|---|---------------------------------------|-------------------------|-----------------------|---|---------------------------------------|-------------------------|-----------------------|---|---------------------------------------|-------------------------|-----------------------|
| | | Études ne menant pas à un grade | Études de 1 ^{re} cycle | Diplôme Ma- trise | Dip- Doc- total | Études ne menant pas à un grade | Études de 1 ^{re} cycle | Diplôme Ma- trise | Dip- Doc- total | Études ne menant pas à un grade | Études de 1 ^{re} cycle | Diplôme Ma- trise | Dip- Doc- total |
| Colombie-Britannique | | 29 | 38 | 0 | 0 | 409 | 388 | 0 | 0 | 572 | 476 | 1 | 0 |
| Alberta | | 76 | 33 | 2 | 0 | 939 | 606 | 35 | 0 | 990 | 605 | 29 | 0 |
| Saskatchewan | | 44 | 41 | 0 | 0 | 690 | 735 | 1 | 0 | 477 | 618 | 2 | 0 |
| Manitoba | | 20 | 19 | 0 | 0 | 311 | 387 | 0 | 1 | 205 | 369 | 1 | 0 |
| Ontario | | 425 | 94 | 0 | 0 | 4,680 | 1,308 | 2 | 1 | 6,973 | 7,156 | 12 | 1 |
| Québec | | 0 | 0 | 0 | 0 | 19 | 28 | 0 | 0 | 24 | 53 | 0 | 0 |
| Nouveau-Brunswick | | 15 | 40 | 0 | 0 | 603 | 852 | 0 | 0 | 498 | 752 | 1 | 0 |
| Nouvelle-Écosse | | 32 | 63 | 0 | 0 | 400 | 1,056 | 2 | 0 | 502 | 1,331 | 2 | 0 |
| Île-du-Prince-Édouard | | 4 | 10 | 0 | 0 | 59 | 135 | 0 | 0 | 56 | 75 | 0 | 0 |
| Terre-Neuve | | 176 | 1,448 | 0 | 0 | 177 | 1,257 | 0 | 0 | 128 | 949 | 0 | 0 |
| Yukon et Territoires du Nord-Ouest | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| États-Unis | | 2 | 8 | 0 | 0 | 49 | 134 | 3 | 0 | 44 | 179 | 4 | 0 |
| Royaume-Uni | | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 |
| Autres pays d'Europe | | 1 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 |
| Autres pays du monde | | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | | 824 | 1,794 | 2 | 0 | 8,337 | 6,890 | 43 | 2 | 10,471 | 12,564 | 52 | 1 |
| Hommes | | 248 | 773 | 2 | 0 | 2,820 | 3,040 | 11 | 0 | 4,137 | 5,895 | 25 | 1 |
| célibataires | | 1 | 0 | 0 | 0 | 8 | 6 | 0 | 0 | 42 | 20 | 1 | 0 |
| maris | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Femmes | | 573 | 1,021 | 0 | 0 | 5,484 | 3,838 | 32 | 2 | 6,235 | 6,598 | 26 | 0 |
| célibataires | | 2 | 0 | 0 | 0 | 25 | 6 | 0 | 0 | 57 | 51 | 0 | 0 |
| maris | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | | 821 | 1,794 | 2 | 0 | 8,304 | 6,878 | 43 | 2 | 10,372 | 12,493 | 51 | 1 |
| célibataires | | 3 | 0 | 0 | 0 | 33 | 12 | 0 | 0 | 99 | 71 | 1 | 0 |
| maris | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

suite Tableau 3
**Répartition des certificats selon la province émettrice, le lieu d'établissement
de la maison d'enseignement fréquentée et le niveau d'études, pour juillet 1981**

| Location et niveau d'études | Province émettrice | | | | Total |
|------------------------------------|--------------------------|---------|---------|----|-------|
| | Colombie- Britannique | Alberta | Ontario | | |
| <i>Colombie-Britannique</i> | | | | | |
| Études ne menant pas à un grade | 20 | 0 | 0 | 20 | |
| Études de 1 ^{re} cycle | 24 | 0 | 0 | 24 | |
| Études de 2 ^e cycle | 1 | 0 | 0 | 1 | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | |
| <i>Alberta</i> | | | | | |
| Études ne menant pas à un grade | 0 | 11 | 0 | 11 | |
| Études de 1 ^{re} cycle | 0 | 11 | 0 | 11 | |
| Études de 2 ^e cycle | 0 | 0 | 0 | 0 | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | |
| <i>Ontario</i> | | | | | |
| Études ne menant pas à un grade | 0 | 0 | 30 | 30 | |
| Études de 1 ^{re} cycle | 1 | 0 | 49 | 50 | |
| Études de 2 ^e cycle | 0 | 0 | 7 | 7 | |
| Études de 3 ^e cycle | 0 | 0 | 1 | 1 | |
| <i>Total</i> | | | | | |
| Études ne menant pas à un grade | 20 | 11 | 30 | 61 | |
| Études de 1 ^{re} cycle | 25 | 1 | 49 | 85 | |
| Études de 2 ^e cycle | 1 | 0 | 7 | 8 | |
| Études de 3 ^e cycle | 0 | 0 | 1 | 1 | |

| | | | | | | | | | | | | | | | |
|---|-------|-------|-------|-------|--------|-------|-------|-------|-------|-----|--------|---|----|----|--|
| <i>Autres pays du monde</i> | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 2 | 1 | 0 | 0 | 16 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 20 | |
| Études de 1 ^{er} cycle | 2 | 7 | 3 | 0 | 10 | 0 | 5 | 1 | 1 | 1 | 0 | 0 | 0 | 29 | |
| Études de 2 ^e cycle | 2 | 5 | 0 | 0 | 5 | 0 | 0 | 0 | 1 | 0 | 0 | 2 | 15 | | |
| Études de 3 ^e cycle | 2 | 1 | 0 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | | |
| <i>Total — Établissements étrangers</i> | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 47 | 153 | 18 | 14 | 267 | 13 | 19 | 3 | 3 | 1 | 538 | | | | |
| Études de 1 ^{er} cycle | 265 | 391 | 117 | 74 | 725 | 49 | 54 | 6 | 28 | 5 | 1,714 | | | | |
| Études de 2 ^e cycle | 61 | 115 | 21 | 47 | 274 | 20 | 31 | 3 | 7 | 2 | 581 | | | | |
| Études de 3 ^e cycle | 56 | 22 | 15 | 21 | 121 | 5 | 4 | 1 | 1 | 1 | 247 | | | | |
| <i>Grand total</i> | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 6,282 | 5,594 | 2,899 | 1,333 | 35,372 | 2,100 | 2,157 | 326 | 912 | 17 | 56,992 | | | | |
| Études de 1 ^{er} cycle | 8,476 | 8,162 | 6,162 | 2,946 | 43,558 | 4,994 | 6,671 | 1,007 | 7,530 | 118 | 89,624 | | | | |
| Études de 2 ^e cycle | 398 | 619 | 164 | 214 | 2,495 | 170 | 329 | 39 | 118 | 8 | 4,554 | | | | |
| Études de 3 ^e cycle | 261 | 48 | 35 | 28 | 329 | 12 | 10 | 23 | 8 | 3 | 757 | | | | |

suite Tableau 3

| Province émettrice | | | | | | | | | | | |
|------------------------------------|----------------------|---------|--------------|----------|---------|-------------------|-----------------|-----------------------|-------------|------------------------------------|--------|
| Location et niveau d'études | Colombie-Britannique | Alberta | Saskatchewan | Manitoba | Ontario | Nouveau Brunswick | Nouvelle Écosse | Île-du-Prince Édouard | Terre-Neuve | Yukon et Territoires du Nord-Ouest | Total |
| Yukon et Territoires du Nord-Ouest | | | | | | | | | | | |
| Études ne menant pas à un grade | 1 | 1 | 0 | 0 | 5 | 1 | 0 | 0 | 0 | 1 | 9 |
| Études de 1 ^{er} cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Études de 2 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total — Établissements canadiens | | | | | | | | | | | |
| Études ne menant pas à un grade | 6,235 | 5,441 | 2,881 | 1,319 | 35,105 | 2,087 | 2,138 | 323 | 909 | 16 | 56,454 |
| Études de 1 ^{er} cycle | 8,211 | 7,771 | 6,045 | 2,872 | 42,833 | 4,945 | 6,617 | 1,001 | 7,502 | 113 | 87,910 |
| Études de 2 ^e cycle | 337 | 504 | 143 | 167 | 2,221 | 150 | 298 | 36 | 111 | 6 | 3,973 |
| Études de 3 ^e cycle | 205 | 26 | 20 | 7 | 208 | 7 | 6 | 22 | 7 | 2 | 510 |
| États-Unis | | | | | | | | | | | |
| Études ne menant pas à un grade | 36 | 149 | 15 | 10 | 164 | 10 | 14 | 3 | 2 | 0 | 403 |
| Études de 1 ^{er} cycle | 242 | 361 | 105 | 73 | 682 | 42 | 39 | 3 | 15 | 5 | 1,567 |
| Études de 2 ^e cycle | 46 | 100 | 16 | 42 | 224 | 16 | 23 | 2 | 4 | 0 | 473 |
| Études de 3 ^e cycle | 37 | 18 | 12 | 14 | 72 | 3 | 2 | 1 | 1 | 0 | 160 |
| Royaume-Uni | | | | | | | | | | | |
| Études ne menant pas à un grade | 5 | 2 | 2 | 0 | 21 | 2 | 3 | 0 | 1 | 0 | 36 |
| Études de 1 ^{er} cycle | 19 | 14 | 6 | 1 | 22 | 3 | 3 | 2 | 5 | 0 | 75 |
| Études de 2 ^e cycle | 10 | 10 | 5 | 3 | 39 | 2 | 7 | 0 | 3 | 0 | 79 |
| Études de 3 ^e cycle | 12 | 3 | 3 | 7 | 23 | 0 | 2 | 0 | 0 | 1 | 51 |
| Autres pays d'Europe | | | | | | | | | | | |
| Études ne menant pas à un grade | 4 | 1 | 1 | 4 | 66 | 1 | 1 | 0 | 0 | 1 | 79 |
| Études de 1 ^{er} cycle | 2 | 9 | 3 | 0 | 11 | 4 | 7 | 0 | 7 | 0 | 43 |
| Études de 2 ^e cycle | 3 | 0 | 0 | 2 | 6 | 2 | 1 | 0 | 0 | 0 | 14 |
| Études de 3 ^e cycle | 5 | 0 | 0 | 0 | 14 | 2 | 0 | 0 | 0 | 0 | 21 |

| | | | | | | | | | | | |
|---------------------------------|----|----|----|----|-----|-------|-------|-----|-------|---|-------|
| <i>Québec</i> | | | | | | | | | | | |
| Études ne menant pas à un grade | 19 | 7 | 2 | 3 | 67 | 83 | 7 | 1 | 1 | 0 | 190 |
| Études de 1 ^{er} cycle | 73 | 71 | 27 | 19 | 363 | 186 | 44 | 6 | 25 | 1 | 815 |
| Études de 2 ^e cycle | 4 | 13 | 3 | 6 | 64 | 16 | 10 | 0 | 5 | 0 | 121 |
| Études de 3 ^e cycle | 13 | 1 | 0 | 0 | 6 | 0 | 1 | 2 | 0 | 0 | 23 |
| <i>Nouveau-Brunswick</i> | | | | | | | | | | | |
| Études ne menant pas à un grade | 1 | 5 | 0 | 0 | 4 | 1,679 | 15 | 13 | 3 | 0 | 1,720 |
| Études de 1 ^{er} cycle | 13 | 28 | 10 | 4 | 151 | 3,589 | 371 | 161 | 61 | 1 | 4,389 |
| Études de 2 ^e cycle | 0 | 3 | 0 | 2 | 9 | 58 | 4 | 3 | 1 | 0 | 80 |
| Études de 3 ^e cycle | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| <i>Nouvelle-Écosse</i> | | | | | | | | | | | |
| Études ne menant pas à un grade | 3 | 11 | 0 | 2 | 29 | 79 | 1,793 | 30 | 22 | 0 | 1,969 |
| Études de 1 ^{er} cycle | 41 | 69 | 16 | 10 | 226 | 813 | 5,811 | 337 | 190 | 4 | 7,517 |
| Études de 2 ^e cycle | 5 | 10 | 2 | 3 | 42 | 28 | 196 | 18 | 13 | 0 | 317 |
| Études de 3 ^e cycle | 4 | 0 | 0 | 0 | 1 | 0 | 1 | 12 | 0 | 0 | 18 |
| <i>Île-du-Prince-Édouard</i> | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 2 | 1 | 0 | 2 | 28 | 20 | 204 | 1 | 0 | 258 |
| Études de 1 ^{er} cycle | 1 | 0 | 0 | 0 | 10 | 26 | 9 | 436 | 0 | 0 | 482 |
| Études de 2 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Terre-Neuve</i> | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 3 | 0 | 0 | 7 | 0 | 5 | 6 | 739 | 1 | 761 |
| Études de 1 ^{er} cycle | 2 | 7 | 0 | 0 | 32 | 43 | 27 | 1 | 7,077 | 0 | 7,189 |
| Études de 2 ^e cycle | 1 | 0 | 0 | 0 | 2 | 1 | 4 | 0 | 61 | 0 | 69 |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 6 | 0 | 0 | 9 |

TABLEAU 3
**Répartition des certificats selon la province émettrice, le lieu d'établissement
de la maison d'enseignement fréquentée et le niveau d'études, pour l'année de prêt terminée le 30 juin 1981**

| Location et niveau d'études | Province émettrice | | | | | | | | | | Yukon et Territoires du Nord- Ouest | Total |
|---------------------------------|------------------------------------|---------|-------------------|---------------|---------|---------------------------|-------------------------|------------------------------|-----------------|----|--|-------|
| | Colom- bie- Britan- nique | Alberta | Saskat- chewan | Mani- toba | Ontario | Nouveau Brun- swick | Nou- velle Écosse | Île-du- Prince Édouard | Terre- Neuve | | | |
| <i>Colombie-Britannique</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 5,878 | 99 | 26 | 22 | 93 | 4 | 3 | 3 | 1 | 3 | 6,132 | |
| Études de 1 ^{er} cycle | 7,452 | 288 | 69 | 32 | 260 | 15 | 19 | 5 | 13 | 44 | 8,197 | |
| Études de 2 ^e cycle | 274 | 64 | 4 | 11 | 64 | 2 | 5 | 0 | 3 | 0 | 427 | |
| Études de 3 ^e cycle | 20 | 4 | 1 | 0 | 4 | 2 | 1 | 0 | 0 | 0 | 32 | |
| <i>Alberta</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 169 | 5,145 | 445 | 74 | 122 | 10 | 19 | 9 | 2 | 6 | 6,001 | |
| Études de 1 ^{er} cycle | 246 | 6,710 | 171 | 40 | 175 | 21 | 24 | 4 | 12 | 35 | 7,438 | |
| Études de 2 ^e cycle | 4 | 304 | 8 | 2 | 25 | 4 | 10 | 0 | 2 | 2 | 361 | |
| Études de 3 ^e cycle | 27 | 15 | 5 | 0 | 3 | 0 | 0 | 0 | 1 | 2 | 53 | |
| <i>Saskatchewan</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 13 | 29 | 2,272 | 19 | 13 | 3 | 3 | 0 | 1 | 1 | 2,354 | |
| Études de 1 ^{er} cycle | 43 | 139 | 5,428 | 44 | 57 | 5 | 3 | 2 | 2 | 5 | 5,728 | |
| Études de 2 ^e cycle | 3 | 18 | 87 | 6 | 10 | 1 | 1 | 0 | 0 | 0 | 126 | |
| Études de 3 ^e cycle | 42 | 0 | 8 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 52 | |
| <i>Manitoba</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 11 | 23 | 61 | 1,144 | 51 | 6 | 2 | 0 | 0 | 0 | 1,298 | |
| Études de 1 ^{er} cycle | 46 | 69 | 129 | 2,588 | 193 | 12 | 8 | 3 | 0 | 2 | 3,050 | |
| Études de 2 ^e cycle | 2 | 18 | 16 | 111 | 29 | 1 | 6 | 0 | 0 | 1 | 184 | |
| Études de 3 ^e cycle | 6 | 1 | 2 | 4 | 2 | 0 | 0 | 0 | 0 | 0 | 15 | |
| <i>Ontario</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 140 | 116 | 74 | 55 | 34,712 | 194 | 271 | 57 | 139 | 4 | 35,762 | |
| Études de 1 ^{er} cycle | 294 | 390 | 195 | 135 | 41,366 | 235 | 301 | 46 | 122 | 21 | 43,105 | |
| Études de 2 ^e cycle | 44 | 74 | 23 | 26 | 1,976 | 39 | 62 | 15 | 26 | 3 | 2,288 | |
| Études de 3 ^e cycle | 93 | 4 | 4 | 3 | 187 | 5 | 3 | 2 | 6 | 0 | 307 | |

TABLEAU 2E
Répartition des certificats utilisés aux fins d'études de toutes catégories, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 30 juin 1981

| L'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | | Total |
|---|---------------------------------------|-------------|------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|---------|-------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | Total | |
| Colombie-Britannique | 1,618 | 434 | 6,998 | 1,969 | 167 | 1,127 | 1,169 | 494 | 287 | 56 | 469 | 14,788 | |
| Alberta | 2,181 | 613 | 3,804 | 2,359 | 177 | 1,861 | 1,195 | 345 | 495 | 72 | 751 | 13,853 | |
| Saskatchewan | 1,424 | 447 | 1,848 | 1,549 | 130 | 669 | 1,116 | 253 | 244 | 214 | 366 | 8,260 | |
| Manitoba | 625 | 106 | 1,689 | 1,606 | 68 | 471 | 568 | 85 | 159 | 53 | 117 | 4,547 | |
| Ontario | 12,883 | 1,404 | 34,105 | 5,210 | 593 | 13,242 | 7,285 | 1,846 | 1,784 | 390 | 2,720 | 81,462 | |
| Québec | 130 | 64 | 570 | 62 | 35 | 71 | 57 | 50 | 87 | 12 | 11 | 1,149 | |
| Nouveau-Brunswick | 1,504 | 156 | 1,880 | 839 | 2 | 752 | 662 | 167 | 8 | 17 | 203 | 6,190 | |
| Nouvelle-Écosse | 1,907 | 131 | 4,299 | 986 | 87 | 835 | 713 | 325 | 293 | 38 | 207 | 9,821 | |
| Île-du-Prince-Édouard | 258 | 2 | 302 | 56 | 4 | 72 | 20 | 0 | 0 | 3 | 23 | 740 | |
| Terre-Neuve | 1,031 | 21 | 3,324 | 2,172 | 0 | 523 | 614 | 3 | 229 | 1 | 110 | 8,028 | |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 6 | 0 | 3 | 0 | 0 | 0 | 0 | 9 | |
| États-Unis | 315 | 69 | 929 | 416 | 23 | 285 | 271 | 40 | 71 | 133 | 51 | 2,603 | |
| Royaume-Uni | 8 | 4 | 136 | 19 | 2 | 10 | 4 | 41 | 7 | 6 | 4 | 241 | |
| Autres pays d'Europe | 6 | 5 | 56 | 6 | 4 | 3 | 2 | 0 | 66 | 6 | 3 | 157 | |
| Autres pays du monde | 1 | 2 | 16 | 1 | 5 | 0 | 1 | 3 | 47 | 0 | 3 | 79 | |
| Total | 23,891 | 3,458 | 59,956 | 16,250 | 1,303 | 19,921 | 13,680 | 3,652 | 3,777 | 1,001 | 5,038 | 151,927 | |

Répartition des certificats utilisés aux fins d'études de toutes catégories, selon la province de l'établissement d'enseignement fréquenté, pour juillet 1981

| L'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | | Total |
|---|---------------------------------------|-------------|------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|-------|-------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | Total | |
| Colombie-Britannique | 1 | 0 | 22 | 8 | 0 | 3 | 6 | 0 | 0 | 0 | 5 | 45 | |
| Alberta | 1 | 0 | 3 | 3 | 0 | 2 | 3 | 0 | 5 | 0 | 5 | 22 | |
| Ontario | 11 | 1 | 42 | 4 | 0 | 21 | 1 | 0 | 0 | 0 | 8 | 88 | |
| Total | 13 | 1 | 67 | 15 | 0 | 26 | 10 | 0 | 5 | 0 | 16 | 155 | |

TABLEAU 2D
Répartition des certificats utilisés aux fins d'études de doctorat, selon la province
ou le pays de l'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 30 juin 1981

| L'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | | Total |
|---|---------------------------------------|------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|------------|-------|-------|
| | Commerce et adminis- tration | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | Techniques | Total | |
| Colombie-Britannique | 0 | 0 | 22 | 7 | 0 | 2 | 0 | 0 | 1 | 0 | 0 | 32 | |
| Alberta | 0 | 3 | 9 | 8 | 4 | 1 | 0 | 0 | 27 | 0 | 0 | 53 | |
| Saskatchewan | 0 | 41 | 6 | 0 | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 52 | |
| Manitoba | 2 | 0 | 8 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 15 | |
| Ontario | 3 | 5 | 136 | 36 | 2 | 16 | 77 | 2 | 25 | 5 | 0 | 307 | |
| Québec | 0 | 2 | 5 | 1 | 3 | 0 | 0 | 0 | 11 | 1 | 0 | 23 | |
| Nouveau-Brunswick | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | |
| Nouvelle-Ecosse | 0 | 0 | 1 | 1 | 1 | 0 | 1 | 14 | 0 | 0 | 0 | 18 | |
| Ile-du-Prince-Édouard | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Terre-Neuve | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 9 | |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| États-Unis | 4 | 7 | 71 | 20 | 1 | 6 | 26 | 1 | 22 | 2 | 2 | 160 | |
| Royaume-Uni | 0 | 0 | 34 | 3 | 0 | 1 | 4 | 4 | 4 | 4 | 0 | 51 | |
| Autres pays d'Europe | 0 | 1 | 6 | 0 | 0 | 0 | 0 | 14 | 0 | 0 | 0 | 21 | |
| Autres pays du monde | 0 | 2 | 0 | 0 | 0 | 1 | 0 | 12 | 0 | 0 | 0 | 15 | |
| Total | 9 | 61 | 299 | 76 | 16 | 28 | 107 | 8 | 141 | 12 | 0 | 757 | |

Répartition des certificats utilisés aux fins d'études de doctorat, selon la province
de l'établissement d'enseignement fréquenté, pour juillet 1981

| L'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | | Total |
|---|---------------------------------------|------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|------------|-------|-------|
| | Commerce et adminis- tration | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | Techniques | Total | |
| Colombie-Britannique | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Alberta | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Ontario | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | |
| Total | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | |

TABLEAU 2C
Répartition des certificats utilisés aux fins d'études de maîtrise, selon la province
ou le pays de l'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 30 juin 1981

| L'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | | | Total |
|---|---------------------------------------|-------------|------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|------------|-------|-------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | Techniques | | |
| Colombie-Britannique | 96 | 0 | 192 | 50 | 1 | 41 | 21 | 1 | 5 | 20 | 0 | 0 | 427 | |
| Alberta | 21 | 18 | 97 | 41 | 0 | 171 | 6 | 2 | 2 | 2 | 1 | 1 | 361 | |
| Saskatchewan | 23 | 0 | 47 | 17 | 1 | 12 | 1 | 0 | 0 | 25 | 0 | 0 | 126 | |
| Manitoba | 22 | 8 | 68 | 6 | 0 | 69 | 4 | 0 | 0 | 7 | 0 | 0 | 184 | |
| Ontario | 738 | 29 | 835 | 318 | 1 | 84 | 100 | 9 | 9 | 165 | 0 | 0 | 2,288 | |
| Québec | 14 | 3 | 72 | 12 | 0 | 1 | 9 | 0 | 8 | 2 | 0 | 0 | 121 | |
| Nouveau-Brunswick | 15 | 0 | 38 | 21 | 2 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 80 | |
| Nouvelle-Écosse | 139 | 4 | 91 | 35 | 0 | 7 | 8 | 0 | 3 | 30 | 0 | 0 | 317 | |
| Île-du-Prince-Édouard | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Terre-Neuve | 8 | 0 | 24 | 35 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| États-Unis | 74 | 6 | 178 | 68 | 8 | 38 | 34 | 5 | 1 | 57 | 4 | 4 | 473 | |
| Royaume-Uni | 4 | 0 | 51 | 6 | 0 | 2 | 0 | 16 | 0 | 0 | 0 | 0 | 79 | |
| Autres pays d'Europe | 5 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 14 | |
| Autres pays du monde | 1 | 0 | 6 | 1 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 15 | |
| Total | 1,160 | 68 | 1,706 | 610 | 13 | 429 | 185 | 33 | 37 | 308 | 5 | 5 | 4,557 | |

**Répartition des certificats utilisés aux fins d'études de maîtrise, selon la province
de l'établissement d'enseignement fréquenté, pour juillet 1981**

| L'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | | Total |
|---|---------------------------------------|-------------|------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|---|-------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | | |
| Colombie-Britannique | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | |
| Alberta | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Ontario | 1 | 0 | 5 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | |
| Total | 1 | 0 | 6 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | |

TABLEAU 2B
Répartition des certificats utilisés aux fins d'études de premier cycle, * selon la province
ou le pays de l'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 30 juin 1981

| L'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | | Total |
|---|---------------------------------------|-------------|------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|--------|-------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | | |
| Colombie-Britannique | 442 | 169 | 4,661 | 1,235 | 122 | 523 | 317 | 437 | 280 | 10 | 1 | 8,197 | |
| Alberta | 601 | 163 | 2,955 | 1,766 | 127 | 647 | 415 | 289 | 448 | 25 | 2 | 7,438 | |
| Saskatchewan | 784 | 319 | 1,723 | 1,463 | 108 | 241 | 314 | 253 | 241 | 87 | 8 | 5,728 | |
| Manitoba | 151 | 78 | 1,534 | 551 | 51 | 249 | 160 | 85 | 156 | 24 | 11 | 3,050 | |
| Ontario | 3,895 | 957 | 26,143 | 2,405 | 271 | 4,571 | 2,409 | 1,375 | 937 | 115 | 27 | 43,105 | |
| Québec | 95 | 39 | 424 | 38 | 21 | 59 | 27 | 45 | 56 | 9 | 2 | 815 | |
| Nouvelle-Brunswick | 832 | 145 | 1,770 | 782 | 0 | 443 | 243 | 166 | 2 | 5 | 1 | 4,389 | |
| Nouvelle-Écosse | 1,321 | 57 | 4,160 | 588 | 59 | 491 | 283 | 282 | 267 | 6 | 3 | 7,517 | |
| Ile-du-Prince-Edouard | 150 | 1 | 283 | 43 | 0 | 3 | 1 | 0 | 0 | 1 | 0 | 482 | |
| Terre-Neuve | 820 | 9 | 3,285 | 2,122 | 0 | 394 | 344 | 0 | 214 | 1 | 0 | 7,189 | |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| États-Unis | 192 | 25 | 583 | 284 | 7 | 205 | 160 | 29 | 23 | 50 | 9 | 1,567 | |
| Royaume-Uni | 4 | 1 | 36 | 3 | 2 | 4 | 2 | 19 | 3 | 1 | 0 | 75 | |
| Autres pays d'Europe | 1 | 0 | 21 | 1 | 0 | 2 | 2 | 0 | 10 | 6 | 0 | 43 | |
| Autres pays du monde | 0 | 0 | 8 | 0 | 4 | 0 | 0 | 2 | 15 | 0 | 0 | 29 | |
| Total | 9,288 | 1,963 | 47,586 | 11,281 | 772 | 8,019 | 4,677 | 2,982 | 2,652 | 340 | 64 | 89,624 | |

*Comprend les deuxièmes diplômes de premier cycle et les premiers diplômes dans un domaine professionnel.

Répartition des certificats utilisés aux fins d'études * de premier cycle, selon la province de l'établissement d'enseignement fréquenté, pour juillet 1981

| L'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | Total |
|---|---------------------------------------|-------------|------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|-------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | |
| Colombie-Britannique | 0 | 0 | 21 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 24 |
| Alberta | 1 | 0 | 2 | 3 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 11 |
| Ontario | 4 | 0 | 33 | 1 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 50 |
| Total | 5 | 0 | 56 | 7 | 0 | 12 | 0 | 0 | 5 | 0 | 0 | 85 |

*Comprend les deuxièmes diplômes de premier cycle et les premiers diplômes dans un domaine professionnel

TABLEAU 2A
Répartition des certificats utilisés aux fins d'études ne menant pas à un grade, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 30 juin 1981

| L'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | | Total |
|---|---------------------------------------|-------------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|-------|--------|-------|
| | Commerce et adminis- tration | Agriculture et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | | | |
| Colombie-Britannique | 1,080 | 265 | 2,123 | 677 | 44 | 561 | 831 | 56 | 1 | 26 | 468 | 6,132 | |
| Alberta | 1,559 | 429 | 743 | 544 | 46 | 1,042 | 773 | 54 | 18 | 45 | 748 | 6,001 | |
| Saskatchewan | 617 | 87 | 227 | 69 | 19 | 227 | 801 | 0 | 2 | 102 | 358 | 2,354 | |
| Manitoba | 450 | 20 | 79 | 49 | 14 | 153 | 403 | 0 | 2 | 22 | 106 | 1,298 | |
| Ontario | 8,247 | 413 | 6,991 | 2,451 | 319 | 8,571 | 4,699 | 460 | 813 | 105 | 2,693 | 35,762 | |
| Québec | 21 | 20 | 69 | 11 | 11 | 11 | 21 | 5 | 12 | 0 | 9 | 190 | |
| Nouveau-Brunswick | 657 | 11 | 71 | 36 | 0 | 305 | 419 | 1 | 6 | 12 | 202 | 1,720 | |
| Nouvelle-Écosse | 447 | 70 | 47 | 362 | 27 | 337 | 422 | 42 | 9 | 2 | 204 | 1,969 | |
| Ile-du-Prince-Édouard | 108 | 1 | 19 | 13 | 4 | 69 | 19 | 0 | 0 | 2 | 23 | 258 | |
| Terre-Neuve | 203 | 12 | 15 | 15 | 0 | 129 | 268 | 3 | 6 | 0 | 110 | 761 | |
| Yukon et Territoires du Nord-Ouest | 0 | 0 | 0 | 0 | 6 | 0 | 3 | 0 | 0 | 0 | 0 | 9 | |
| États-Unis | 45 | 31 | 97 | 44 | 7 | 36 | 51 | 5 | 25 | 24 | 38 | 403 | |
| Royaume-Uni | 0 | 3 | 15 | 7 | 0 | 3 | 1 | 2 | 0 | 1 | 4 | 36 | |
| Autres pays d'Europe | 0 | 4 | 22 | 5 | 4 | 1 | 0 | 0 | 40 | 0 | 3 | 79 | |
| Autres pays du monde | 0 | 0 | 2 | 0 | 1 | 0 | 0 | 1 | 13 | 0 | 3 | 20 | |
| Total | 13,434 | 1,366 | 10,365 | 4,283 | 502 | 11,445 | 8,711 | 629 | 947 | 341 | 4,969 | 56,992 | |

Répartition des certificats utilisés aux fins d'études ne menant pas à un grade, selon la province de l'établissement d'enseignement fréquenté, pour juillet 1981

| L'établissement d'enseignement fréquenté | Domaine d'études | | | | | | | | | | | Total |
|---|---------------------------------------|-------------|------------------------|------------------------|-----------------|---------------------------------|----------------------|-------|----------|-----------|------------|-------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | |
| Colombie-Britannique | 1 | 0 | 0 | 5 | 0 | 3 | 6 | 0 | 0 | 0 | 5 | 20 |
| Alberta | 0 | 0 | 1 | 0 | 0 | 2 | 3 | 0 | 0 | 0 | 5 | 11 |
| Ontario | 6 | 1 | 3 | 2 | 0 | 9 | 1 | 0 | 0 | 0 | 8 | 30 |
| Total | 7 | 1 | 4 | 7 | 0 | 14 | 10 | 0 | 0 | 0 | 18 | 61 |

suite Tableau 1
Données relatives aux certificats par établissement d'enseignement fréquenté,
pour juillet 1981

| Établissement d'enseignement | Programmes ne menant pas à l'obtention d'un grade* | | Programmes de 1 ^{er} cycle** | | Maîtrise | | Doctorat | | Total | |
|--|--|------------|---------------------------------------|------------|----------|------------|----------|------------|--------|------------|
| | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ |
| <i>Universités canadiennes</i> | 7 | 6,250 | 85 | 59,310 | 8 | 6,150 | 1 | 900 | 101 | 72,610 |
| Autres établissements d'enseignement postsecondaire (par type) au Canada | | | | | | | | | | |
| Collèges universitaires | 7 | 7,000 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 7,000 |
| Écoles de soins infirmiers | 1 | 900 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 900 |
| Établissements privés | 22 | 20,110 | 0 | 0 | 0 | 0 | 0 | 0 | 22 | 20,110 |
| Établissement de formation technique et professionnelle | 24 | 21,810 | 0 | 0 | 0 | 0 | 0 | 0 | 24 | 21,810 |
| Total - établissements autres que les universités | 54 | 49,820 | 0 | 0 | 0 | 0 | 0 | 0 | 54 | 49,820 |
| Grand total - Tous les établissements | 61 | 56,070 | 85 | 59,310 | 8 | 6,150 | 1 | 900 | 155 | 122,430 |

* Comprend les diplômes, les certificats et les autres titres de niveau équivalent.
** Comprend les deuxièmes diplômes de premier cycle et les premiers diplômes dans un domaine professionnel.

| | | | | | | | | | | | | | | |
|---|--------|------------|--------|------------|-------|-----------|-----|-----------|---------|-------------|--|--|--|--|
| <i>Nouvelle-Écosse</i> | | | | | | | | | | | | | | |
| Université Acadia | 12 | 15,600 | 1,276 | 1,623,702 | 39 | 53,400 | 0 | 0 | 1,327 | 1,692,702 | | | | |
| College of Cape Breton | 240 | 298,990 | 287 | 335,670 | 0 | 0 | 0 | 0 | 527 | 634,660 | | | | |
| Université Dalhousie | 85 | 107,924 | 2,387 | 3,085,580 | 212 | 287,347 | 17 | 25,220 | 2,701 | 3,506,071 | | | | |
| Université King's College | 0 | 0 | 133 | 173,276 | 0 | 0 | 0 | 0 | 133 | 173,276 | | | | |
| Université Mount Saint Vincent | 103 | 131,450 | 613 | 764,120 | 7 | 8,410 | 0 | 0 | 723 | 903,980 | | | | |
| Nova Scotia College of Art and Design | 3 | 4,175 | 242 | 308,110 | 1 | 1,680 | 0 | 0 | 246 | 313,965 | | | | |
| Nova Scotia Technical College | 24 | 31,340 | 374 | 464,870 | 7 | 7,930 | 0 | 0 | 405 | 504,140 | | | | |
| Université St. Francis Xavier | 48 | 67,769 | 1,192 | 1,537,840 | 7 | 9,440 | 0 | 0 | 1,247 | 1,615,049 | | | | |
| Université St. Mary's | 23 | 30,530 | 818 | 1,017,276 | 26 | 34,950 | 1 | 420 | 868 | 1,083,176 | | | | |
| <i>Île-du-Prince-Édouard</i> | | | | | | | | | | | | | | |
| Université de l'Île-du-Prince-Édouard | 8 | 7,150 | 473 | 573,340 | 0 | 0 | 0 | 0 | 481 | 580,490 | | | | |
| <i>Terre-Neuve</i> | | | | | | | | | | | | | | |
| Université Memorial | 20 | 17,494 | 7,178 | 4,122,898 | 69 | 48,019 | 9 | 11,600 | 7,276 | 4,200,011 | | | | |
| <i>Autres universités canadiennes***</i> | | | | | | | | | | | | | | |
| | 164 | 201,606 | 675 | 760,377 | 72 | 94,082 | 8 | 10,680 | 919 | 1,066,745 | | | | |
| Total — Universités canadiennes | 5,447 | 6,914,323 | 86,997 | 89,899,010 | 3,706 | 5,174,687 | 442 | 618,637 | 96,592 | 102,606,657 | | | | |
| <i>Universités étrangères (par pays)</i> | | | | | | | | | | | | | | |
| États-Unis | 167 | 253,989 | 1,352 | 2,068,146 | 444 | 686,654 | 133 | 185,655 | 2,096 | 3,194,444 | | | | |
| Royaume-Uni | 24 | 37,953 | 71 | 116,473 | 71 | 109,801 | 70 | 106,012 | 236 | 370,239 | | | | |
| Autres pays d'Europe | 60 | 95,385 | 56 | 79,524 | 17 | 24,353 | 23 | 32,164 | 156 | 231,426 | | | | |
| Autres pays du monde | 32 | 49,518 | 33 | 54,830 | 2 | 2,511 | 5 | 8,739 | 72 | 115,598 | | | | |
| Total — Universités étrangères | 283 | 436,845 | 1,512 | 2,318,973 | 534 | 823,319 | 231 | 332,570 | 2,560 | 3,911,707 | | | | |
| Grand total — Toutes les universités | 5,730 | 7,351,168 | 88,509 | 92,217,983 | 4,240 | 5,998,006 | 673 | 951,207 | 99,152 | 106,518,364 | | | | |
| <i>Autres établissements d'enseignement postsecondaire (par type) au Canada et dans les autres pays</i> | | | | | | | | | | | | | | |
| Collèges universitaires | 6,101 | 7,399,818 | 187 | 243,483 | 135 | 175,015 | 0 | 0 | 6,423 | 7,818,316 | | | | |
| Écoles de soins infirmiers | 1,344 | 1,729,354 | 24 | 31,244 | 1 | 1,800 | 0 | 0 | 1,369 | 1,762,398 | | | | |
| Établissement privés | 7,027 | 9,363,270 | 588 | 830,391 | 128 | 191,600 | 78 | 122,360 | 7,821 | 10,507,621 | | | | |
| Écoles normales | 340 | 425,730 | 15 | 15,680 | 2 | 2,370 | 0 | 0 | 357 | 443,780 | | | | |
| Établissements de formation technique et professionnelle | 36,450 | 34,528,449 | 301 | 370,074 | 48 | 62,915 | 6 | 8,550 | 36,805 | 34,969,988 | | | | |
| Total — établissements autres que les universités | 51,262 | 53,446,621 | 1,115 | 1,490,872 | 314 | 433,700 | 84 | 130,910 | 52,775 | 55,502,103 | | | | |
| Grand total — Tous les établissements | 56,992 | 60,797,789 | 89,624 | 93,708,855 | 4,554 | 6,431,706 | 757 | 1,082,117 | 151,927 | 162,020,467 | | | | |

* Comprend les diplômés, les certificats et les autres titres de niveau équivalent

** Comprend les deuxièmes diplômés de premier cycle et les premiers diplômés dans un domaine professionnel

*** Comprend les universités ayant délivré moins de 100 certificats

suite Tableau 1

Programmes de deuxième et
troisième cycles

| Établissement d'enseignement | Programmes ne menant pas à l'obtention d'un grade* | | Programmes de 1 ^{er} cycle** | | Maîtrise | | Doctorat | | Total | |
|---------------------------------|---|-----------|--|-----------|----------|---------|----------|---------|--------|-----------|
| | Nombre | Montant | Nombre | Montant | Nombre | Montant | Nombre | Montant | Nombre | Montant |
| <i>Ontario</i> | | | | | | | | | | |
| Cours d'admission au barreau | 374 | 601,860 | 6 | 9,155 | 1 | 1,400 | 0 | 0 | 381 | 612,415 |
| Université Brock | 26 | 30,860 | 874 | 788,165 | 14 | 16,190 | 0 | 0 | 914 | 835,215 |
| Université Carleton | 15 | 21,360 | 2,253 | 2,216,559 | 182 | 246,540 | 8 | 9,900 | 2,458 | 2,494,359 |
| Université de Guelph | 272 | 348,000 | 3,564 | 3,416,666 | 65 | 97,550 | 6 | 8,700 | 3,907 | 3,870,916 |
| Université Lakehead | 141 | 134,860 | 784 | 843,087 | 15 | 21,600 | 0 | 0 | 940 | 999,547 |
| Université Laurentienne | 26 | 35,120 | 1,125 | 1,014,970 | 10 | 11,550 | 0 | 0 | 1,161 | 1,061,640 |
| Université McMaster | 97 | 134,595 | 2,642 | 2,464,835 | 128 | 156,515 | 14 | 23,200 | 2,881 | 2,779,145 |
| Université d'Ottawa | 117 | 171,810 | 2,302 | 2,446,451 | 152 | 234,180 | 13 | 18,050 | 2,584 | 2,870,491 |
| Université Queen's (Kingston) | 15 | 22,630 | 2,716 | 2,786,477 | 170 | 274,495 | 13 | 19,440 | 2,914 | 3,103,042 |
| Institut Polytechnique Ryerson | 1,143 | 1,079,905 | 1,825 | 1,834,070 | 2 | 2,360 | 0 | 0 | 2,970 | 2,916,335 |
| Université de Toronto | 799 | 1,167,705 | 7,318 | 7,018,502 | 472 | 719,213 | 119 | 160,785 | 8,708 | 9,066,205 |
| Université Trent | 2 | 3,600 | 814 | 738,815 | 3 | 4,110 | 0 | 0 | 819 | 746,525 |
| Université de Waterloo | 113 | 152,955 | 4,896 | 3,537,813 | 82 | 86,345 | 28 | 36,000 | 5,119 | 3,813,113 |
| Université Western | 362 | 550,605 | 5,084 | 4,939,930 | 388 | 574,616 | 10 | 13,112 | 5,844 | 6,078,263 |
| Université Wilfrid Laurier | 37 | 36,590 | 1,462 | 1,168,595 | 119 | 179,380 | 0 | 0 | 1,618 | 1,384,565 |
| Université de Windsor | 26 | 38,760 | 1,999 | 2,141,804 | 167 | 231,285 | 5 | 6,640 | 2,197 | 2,418,489 |
| Université York | 6 | 6,950 | 3,023 | 3,267,420 | 273 | 387,087 | 21 | 28,280 | 3,323 | 3,689,737 |
| <i>Québec</i> | | | | | | | | | | |
| Université Concordia | 3 | 4,020 | 129 | 129,870 | 3 | 4,320 | 0 | 0 | 135 | 138,210 |
| Université Laval | 14 | 12,060 | 108 | 117,317 | 11 | 16,650 | 0 | 0 | 133 | 146,027 |
| Université McGill | 27 | 41,190 | 305 | 376,831 | 74 | 102,171 | 18 | 29,880 | 424 | 550,072 |
| <i>Nouvelle-Brunswick</i> | | | | | | | | | | |
| Université de Moncton | 289 | 358,620 | 1,398 | 1,709,773 | 46 | 59,410 | 0 | 0 | 1,733 | 2,127,803 |
| Université Mount Allison | 4 | 7,050 | 536 | 673,031 | 1 | 50 | 0 | 0 | 541 | 680,131 |
| Université du Nouveau-Brunswick | 11 | 18,260 | 1,974 | 2,422,171 | 29 | 36,590 | 1 | 800 | 2,015 | 2,477,821 |
| Université St. Thomas | 2 | 2,500 | 361 | 438,090 | 3 | 3,110 | 0 | 0 | 366 | 443,700 |

TABLEAU I
Données relatives aux certificats par établissement d'enseignement fréquenté,
pour l'année de prêt terminée le 30 juin 1981

| Établissement d'enseignement <i>Universités canadiennes (par établissement)</i> | Programmes ne menant pas à l'obtention d'un grade* | | Programmes de 1 ^{er} cycle** | | Maîtrise | | Doctorat | | Total | |
|--|---|---------------|--|---------------|----------|---------------|----------|---------------|--------|---------------|
| | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ |
| | Programmes de deuxième et troisième cycles | | | | | | | | | |
| <i>Colombie-Britannique</i> | | | | | | | | | | |
| Université de la Colombie-Britannique | 268 | 374,245 | 4,611 | 5,990,921 | 276 | 417,397 | 26 | 37,670 | 5,181 | 6,820,233 |
| Université Simon Fraser | 284 | 323,980 | 1,722 | 1,998,539 | 54 | 69,555 | 6 | 7,860 | 2,066 | 2,399,934 |
| Université de Victoria | 62 | 91,990 | 1,734 | 2,306,257 | 48 | 60,565 | 0 | 0 | 1,844 | 2,458,812 |
| <i>Alberta</i> | | | | | | | | | | |
| Université de l'Alberta | 30 | 35,345 | 4,274 | 5,880,231 | 141 | 189,960 | 32 | 40,170 | 4,477 | 6,145,706 |
| Université de Calgary | 27 | 34,670 | 2,522 | 3,328,947 | 72 | 95,245 | 20 | 30,545 | 2,641 | 3,489,407 |
| Université de Lethbridge | 3 | 4,070 | 456 | 570,695 | 1 | 1,410 | 0 | 0 | 460 | 576,175 |
| <i>Saskatchewan</i> | | | | | | | | | | |
| Université de Régina | 12 | 12,955 | 934 | 702,150 | 4 | 4,335 | 0 | 0 | 950 | 719,440 |
| Université de Saskatchewan | 27 | 22,875 | 4,615 | 3,611,159 | 88 | 86,005 | 52 | 78,305 | 4,782 | 3,798,344 |
| <i>Manitoba</i> | | | | | | | | | | |
| Université de Brandon | 2 | 2,065 | 403 | 573,740 | 1 | 1,800 | 0 | 0 | 406 | 577,605 |
| Université du Manitoba | 79 | 115,085 | 2,063 | 2,927,705 | 171 | 236,440 | 15 | 21,380 | 2,328 | 3,300,610 |
| Université de Winnipeg | 2 | 1,150 | 517 | 741,210 | 0 | 0 | 0 | 0 | 519 | 742,360 |

TABLEAU D
Résumé des opérations par année de prêt 1964-1965 à 1980-1981 et pour juillet 1981

| Année de prêt | Données relatives aux prêts | | | | Sommes en jeu | | | | | Autres |
|------------------|--|--|--------------------|----------------------------|--|--------------------------|----------------------------------|---------------------------------|-------------|-----------|
| | Valeur des certificats délivrés (en millions de dollars) | Nombre d'étudiants bénéficiaires de certificats | Intérêts versés | Réclamations pour perte | Réclamations pour cause de décès | Frais de recouvrement | Sommes recouvrées (crédit) | Paiements de remplacement | Total | |
| 1964-65 | \$ 26,7 | 42,113 | \$ 154,345 | \$ — | \$ 500 | \$ — | \$ — | \$ — | \$ 154,845 | \$ — |
| 1965-66 | 36,0 | 51,272 | 1,551,733 | 6,751 | 20,690 | — | — | 74,262 | 1,653,436 | 93,318 |
| 1966-67 | 41,1 | 63,243 | 2,438,354 | 109,256 | 55,607 | — | 2,588 | 757,448 | 3,358,077 | 151,102 |
| 1967-68 | 57,9 | 90,371 | 4,936,456 | 210,437 | 93,485 | 983 | 9,675 | 1,229,577 | 6,461,263 | 223,525 |
| 1968-69 | 65,9 | 107,312 | 5,993,076 | 395,709 | 122,134 | 14,585 | 64,695 | 2,402,553 | 8,863,362 | 307,528 |
| 1969-70 | 80,0 | 121,611 | 10,621,705 | 1,495,650 | 163,973 | 21,306 | 109,618 | 2,909,954 | 15,102,970 | 367,686 |
| 1970-71 | 92,1 | 135,899 | 16,565,480 | 4,983,074 | 208,996 | 116,183 | 557,692 | 5,342,277 | 26,658,318 | 426,121 |
| 1971-72 | 91,8 | 128,585 | 11,558,412 | 7,597,242 | 199,046 | 192,467 | 1,030,066 | 9,069,966 | 27,587,067 | 479,495 |
| 1972-73 | 106,6 | 122,396 | 20,039,215 | 8,849,095 | 238,937 | 305,384 | 1,724,576 | 7,977,986 | 35,686,041 | 499,834 |
| 1973-74 | 115,8 | 125,987 | 16,272,785 | 12,342,508 | 321,641 | 391,445 | 2,379,871 | 11,104,750 | 38,053,258 | 533,173 |
| 1974-75 | 129,7 | 140,644 | 19,011,499 | 13,982,509 | 431,506 | 688,591 | 4,198,708 | 10,704,927 | 40,620,324 | 606,166 |
| 1975-76 | 157,4 | 153,419 | 21,877,080 | 15,991,766 | 429,283 | 1,260,549 | 5,700,890 | 11,826,396 | 45,684,184 | 749,742 |
| 1976-77 | 178,3 | 154,981* | 19,419,330 | 19,861,326 | 343,444 | 2,389,540 | 9,218,177 | 13,027,488 | 45,822,951 | 952,322 |
| 1977-78 | 140,9 | 119,242 | 31,166,431 | 19,357,614 | 417,900 | 2,763,814 | 11,106,330 | 12,102,573 | 54,702,002 | 960,373 |
| 1978-79 | 159,3 | 132,013 | 39,003,234 | 25,139,759 | 282,740 | 2,718,448 | 11,692,772 | 15,875,306 | 71,326,715 | 798,547 |
| 1979-80 | 152,5 | 123,895 | 32,922,029 | 25,943,518 | 213,010 | 2,773,540 | 13,192,936 | 21,670,352 | 70,329,513 | 1,302,788 |
| 1980-81 | 181,2 | 136,746 | 27,840,292 | 26,739,118 | 388,637 | 3,749,047 | 17,924,487 | 17,452,508 | 56,245,115 | 1,423,084 |
| Total | 1,813,2 | 1,949,729 | 281,371,456 | 183,005,332 | 3,931,529 | 17,385,882 | 78,913,081 | 143,528,323 | 550,309,441 | 9,874,804 |
| Juillet 1981 | 4 | 541 | 10,293,171 | 1,909,150 | 28,820 | 336,578 | 1,196,650 | — | 11,371,069 | — |
| Grand total | 1,813,6 | 1,950,270 | 291,664,627 | 184,914,482 | 3,960,349 | 17,722,460 | 80,109,731 | 143,528,323 | 561,680,510 | 9,874,804 |

* Ce chiffre inclut 23 279 certificats qui, par erreur, ont été considérés comme ayant été délivrés au cours de l'année 1976-1977 au lieu de l'année 1977-1978.

| | | | | | | | | | | |
|-------------|------------|-------------|-------------|-------------|-------------|-------------|------------|---------------|------------|---------------|
| 1973-74 | Nombre | 29,828 | 14,901 | 28,818 | 15,951 | 42,450 | 2,715 | 134,663 | 2,487 | 137,150 |
| | Montant \$ | 23,417,401 | 11,773,668 | 23,489,142 | 12,125,908 | 31,982,555 | 2,105,416 | 104,894,090 | 1,744,309 | 106,638,399 |
| | % de \$ | 22.0 | 11.0 | 22.0 | 11.4 | 30.0 | 2.0 | 98.4 | 1.6 | 100 |
| 1974-75 | Nombre | 32,734 | 16,590 | 31,591 | 17,439 | 46,704 | 3,406 | 148,464 | 2,885 | 151,349 |
| | Montant \$ | 25,459,582 | 13,204,461 | 25,980,805 | 13,461,895 | 35,274,482 | 2,718,472 | 116,099,697 | 2,058,990 | 118,158,687 |
| | % de \$ | 21.5 | 11.2 | 22.0 | 11.4 | 29.9 | 2.3 | 98.3 | 1.7 | 100 |
| 1975-76 | Nombre | 37,822 | 19,833 | 37,665 | 21,587 | 55,297 | 4,132 | 176,336 | 3,399 | 179,735 |
| | Montant \$ | 31,367,689 | 16,373,146 | 32,389,903 | 16,753,347 | 42,297,363 | 3,774,069 | 142,955,517 | 2,654,370 | 145,609,887 |
| | % de \$ | 21.5 | 11.3 | 22.2 | 11.5 | 29.1 | 2.6 | 98.2 | 1.8 | 100 |
| 1976-77 | Nombre | 32,754 | 18,313 | 34,348 | 19,632 | 50,026 | 3,225 | 158,298 | 3,963 | 162,261 |
| | Montant \$ | 32,941,180 | 17,910,129 | 35,208,029 | 18,923,416 | 46,184,834 | 3,239,604 | 154,407,192 | 3,889,316 | 158,296,508 |
| | % de \$ | 20.8 | 11.3 | 22.2 | 12.0 | 29.2 | 2.0 | 97.5 | 2.5 | 100 |
| 1977-78 | Nombre | 25,025 | 15,298 | 29,070 | 14,814 | 40,020 | 3,287 | 127,517 | 3,749 | 131,266 |
| | Montant \$ | 25,971,353 | 15,238,968 | 30,775,647 | 14,949,617 | 38,080,044 | 3,467,910 | 128,483,539 | 4,120,924 | 132,604,463 |
| | % de \$ | 19.6 | 11.5 | 23.2 | 11.3 | 28.7 | 2.6 | 96.9 | 3.1 | 100 |
| 1978-79 | Nombre | 28,115 | 16,616 | 31,326 | 17,940 | 42,968 | 3,514 | 140,479 | 4,610 | 145,089 |
| | Montant \$ | 29,394,036 | 16,759,276 | 33,176,006 | 18,298,514 | 41,565,682 | 3,683,285 | 142,867,799 | 5,027,086 | 147,903,885 |
| | % de \$ | 19.9 | 11.3 | 22.4 | 12.4 | 28.1 | 2.5 | 96.6 | 3.4 | 100 |
| 1979-80 | Nombre | 28,853 | 16,276 | 30,389 | 16,926 | 40,179 | 3,448 | 136,071 | 5,756 | 141,827 |
| | Montant \$ | 30,237,514 | 16,498,989 | 31,682,554 | 16,912,833 | 38,452,335 | 3,819,501 | 137,603,726 | 5,085,608 | 142,689,334 |
| | % de \$ | 21.2 | 11.6 | 22.2 | 11.8 | 26.9 | 2.7 | 96.4 | 3.6 | 100 |
| 1980-81 | Nombre | 32,969 | 17,627 | 32,787 | 16,295 | 42,590 | 3,678 | 145,946 | 5,981 | 151,927 |
| | Montant \$ | 36,236,511 | 18,884,467 | 36,231,467 | 17,500,576 | 43,232,183 | 4,297,010 | 156,382,214 | 5,638,253 | 162,020,467 |
| | % de \$ | 22.4 | 11.7 | 22.3 | 10.8 | 26.7 | 2.6 | 96.5 | 3.5 | 100 |
| Total | Nombre | 471,699 | 245,155 | 448,347 | 239,370 | 611,406 | 40,884 | 2,056,861 | 45,393 | 2,102,254 |
| | Montant \$ | 377,403,984 | 195,097,199 | 374,018,510 | 187,302,065 | 469,486,727 | 37,020,710 | 1,640,329,195 | 38,883,721 | 1,679,212,916 |
| | % de \$ | 22.5 | 11.6 | 22.2 | 11.2 | 28.0 | 2.2 | 97.7 | 2.3 | 100 |
| Juillet | Nombre | 23 | 22 | 43 | 17 | 42 | 2 | 149 | 6 | 155 |
| | Montant \$ | 19,670 | 16,970 | 37,915 | 14,830 | 27,130 | 1,400 | 117,915 | 4,515 | 122,430 |
| | % de \$ | 16.0 | 13.9 | 31.0 | 12.1 | 22.2 | 1.1 | 96.3 | 3.7 | 100 |
| Grand total | Nombre | 471,722 | 245,177 | 448,390 | 239,387 | 611,448 | 40,886 | 2,057,010 | 45,399 | 2,102,409 |
| | Montant \$ | 377,423,654 | 195,114,169 | 374,056,425 | 187,316,895 | 469,513,857 | 37,022,110 | 1,640,447,110 | 38,888,236 | 1,679,335,466 |
| | % de \$ | 22.5 | 11.6 | 22.3 | 11.1 | 28.0 | 2.2 | 97.7 | 2.3 | 100 |

TABLEAU C
Résumé de répartition des prêts par établissement de crédit et par année de prêt —
1964-1965 à 1980-1981 et pour juillet 1981

| Année de prêt | Banques à charte | | | | | | | | | |
|------------------|---------------------------------|-------------------------------------|-------------------------------|-------------------------------|--|------------------------------|------------------------------|---|---|------------------------------|
| | Banque de Montréal | Banque de la Nouvelle- Écosse | Banque royale du Canada | Banque Toronto Dominion | Banque canadienne impériale de Commerce | Autres banques | Total pour les banques | Coopératives de crédit ou caisses populaires | Total pour tous les établissements de crédit | |
| 1964-65 | Nombre Montant \$ % de \$ | 12 581 7 183 243 27.2 | 5 973 3 435 094 13.1 | 10 248 6 237 059 23.6 | 4 978 2 858 549 10.8 | 10 808 6 178 488 23.4 | 516 298 509 1.1 | 45 104 26 190 942 99.2 | 322 198 746 0.8 | 45 426 26 389 688 100 |
| 1965-66 | Nombre Montant \$ % de \$ | 15 438 9 531 046 28.1 | 7 284 4 607 240 13.6 | 12 022 7 965 648 23.5 | 5 043 3 165 331 9.3 | 12 381 7 640 402 22.5 | 841 544 885 1.6 | 53 009 33 454 552 98.6 | 693 470 042 1.4 | 53 702 33 924 594 100 |
| 1966-67 | Nombre Montant \$ % de \$ | 19 821 11 906 870 29.8 | 9 319 5 407 377 13.5 | 14 753 9 051 181 22.7 | 6 371 3 504 736 8.8 | 15 261 8 784 853 22.0 | 996 659 391 1.7 | 66 521 39 314 408 98.5 | 880 601 790 1.5 | 67 401 39 916 198 100 |
| 1967-68 | Nombre Montant \$ % de \$ | 26 862 16 298 855 28.8 | 12 204 7 335 718 13.0 | 20 532 12 588 215 22.3 | 9 866 5 463 954 9.7 | 22 830 13 163 506 23.3 | 1 224 779 923 1.4 | 93 518 55 630 171 98.4 | 1 240 879 953 1.6 | 94 758 56 510 124 100 |
| 1968-69 | Nombre Montant \$ % de \$ | 28 415 16 788 843 26.8 | 13 838 7 846 007 12.5 | 23 360 13 678 587 21.9 | 11 962 6 378 170 10.2 | 28 611 15 822 248 25.3 | 1 564 1 035 428 1.7 | 107 750 61 549 283 98.4 | 1 543 1 026 894 1.6 | 109 293 62 576 177 100 |
| 1969-70 | Nombre Montant \$ % de \$ | 31 236 19 498 229 25.0 | 15 443 9 322 547 12.0 | 27 370 17 229 232 22.2 | 14 496 8 056 849 10.4 | 35 849 20 826 819 26.8 | 1 760 1 373 530 1.8 | 126 154 76 307 226 98.2 | 1 916 1 402 192 1.8 | 128 070 77 709 418 100 |
| 1970-71 | Nombre Montant \$ % de \$ | 31 337 19 653 902 23.6 | 16 016 9 613 254 11.5 | 28 338 17 784 793 21.4 | 15 728 8 731 799 10.5 | 42 068 24 535 336 29.5 | 2 085 1 548 423 1.9 | 135 572 81 867 507 98.4 | 1 915 1 368 100 1.6 | 137 487 83 235 607 100 |
| 1971-72 | Nombre Montant \$ % de \$ | 29 427 19 290 027 22.6 | 15 078 9 612 529 11.3 | 27 899 18 472 336 21.6 | 15 054 8 866 075 10.4 | 42 037 26 238 739 30.7 | 2 146 1 679 456 2.0 | 131 641 84 159 152 98.5 | 1 860 1 254 180 1.5 | 133 501 85 413 332 100 |
| 1972-73 | Nombre Montant \$ % de \$ | 28 479 22 227 703 22.3 | 14 546 11 274 329 11.3 | 27 831 22 077 886 22.2 | 15 288 11 350 496 11.4 | 41 327 29 226 858 29.3 | 2 347 1 995 898 2.0 | 129 818 98 153 180 98.5 | 2 194 1 462 968 1.5 | 132 012 99 616 148 100 |

TABLEAU B
Valeur des prêts à recouvrer par les établissements de crédit
au 30 juin 1981

| Établissement de crédit | Prêts à recouvrer | | |
|-------------------------|---|--|-------------|
| | Catégorie A (le gouvernement paie l'intérêt) | Catégorie B (l'emprunteur paie l'intérêt) | Total |
| | \$ | \$ | |
| Banques à charte | 349,330,722 | 373,300,155 | 722,630,877 |
| Coopératives de crédit | 8,941,095 | 8,235,224 | 17,176,319 |
| ou caisses populaires | | | |
| Total | 358,271,817 | 381,535,379 | 739,807,196 |

Valeur des prêts à recouvrer par les établissements de crédit
au 31 juillet 1981

| Établissement de crédit | Prêts à recouvrer | | |
|-------------------------|---|--|-------------|
| | Catégorie A (le gouvernement paie l'intérêt) | Catégorie B (l'emprunteur paie l'intérêt) | Total |
| | \$ | \$ | |
| Banques à charte | 341,790,227 | 372,925,339 | 714,715,566 |
| Coopératives de crédit | 8,698,954 | 8,199,321 | 16,898,275 |
| ou caisses populaires | | | |
| Total | 350,489,181 | 381,124,660 | 731,613,841 |

TABLEAU A
Quotes-parts des provinces, sommes supplémentaires, certificats d'admissibilité délivrés, nombre d'étudiants bénéficiaires et de certificats utilisés dans chacune des provinces participantes pour l'année de prêt terminée le 30 juin 1981 et pour juillet 1981

| Province émettrice | Quote-part des provinces | Sommes supplé- mentaires | Total des sommes allouées | Certificats délivrés pour l'année de prêt terminée le 30 juin 1981 | | | | | | Certificats utilisés pour juillet 1981 | | | | | |
|--------------------|--------------------------|--------------------------|---------------------------|--|-------------------------|----------------------|--------------------------|-------------------------|----------------------|--|-------------------------|----------------------|--------------------------|-------------------------|----------------------|
| | | | | Valeur nominale | Nombre de certi- ficats | Nombre d'étu- diants | Sommes obtenues en prêts | Nombre de certi- ficats | Nombre d'étu- diants | Valeur nominale | Nombre de certi- ficats | Nombre d'étu- diants | Sommes obtenues en prêts | Nombre de certi- ficats | Nombre d'étu- diants |
| C.-B. | 26,515,562 | 2,114,366 | 28,629,928 | 21,478,404 | 16,410 | 14,751 | 19,832,457 | 15,417 | 14,084 | 151,695 | 154 | 153 | 41,830 | 46 | 46 |
| Alb. | 23,416,599 | 6,821,113 | 30,237,712 | 22,419,705 | 15,964 | 14,646 | 19,787,081 | 14,423 | 13,456 | 75,660 | 80 | 75 | 19,450 | 22 | 20 |
| Sask. | 9,827,223 | 1,804,667 | 11,631,890 | 7,826,090 | 10,286 | 5,222 | 7,042,245 | 9,260 | 4,933 | 0 | 0 | 0 | 0 | 0 | 0 |
| Man. | 10,389,559 | 2,808,381 | 13,197,940 | 7,143,645 | 4,945 | 4,574 | 6,720,590 | 4,521 | 4,224 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ont. | 87,479,420 | 47,644,297 | 135,121,717 | 86,531,800 | 90,069 | 75,911 | 80,138,249 | 81,754 | 70,876 | 214,208 | 313 | 313 | 61,150 | 87 | 87 |
| N.-B. | 7,657,152 | 3,455,384 | 11,112,536 | 9,453,580 | 7,716 | 6,746 | 8,966,016 | 7,276 | 6,404 | 0 | 0 | 0 | 0 | 0 | 0 |
| N.-É. | 9,034,682 | 7,322,407 | 16,357,089 | 12,248,009 | 9,722 | 8,397 | 11,613,094 | 9,167 | 7,955 | 0 | 0 | 0 | 0 | 0 | 0 |
| I. du P.-É. | 1,270,516 | 686,337 | 1,956,853 | 1,845,105 | 1,477 | 1,273 | 1,783,845 | 1,395 | 1,228 | 0 | 0 | 0 | 0 | 0 | 0 |
| T.-N. | 6,089,242 | 2,503,806 | 8,593,048 | 6,383,130 | 9,114 | 5,070 | 5,907,558 | 8,568 | 4,906 | 0 | 0 | 0 | 0 | 0 | 0 |
| T.-N. | 272,390 | 0 | 272,390 | 160,550 | 95 | 94 | 138,950 | 86 | 86 | 0 | 0 | 0 | 0 | 0 | 0 |
| Yukon | 505,182 | 0 | 505,182 | 102,982 | 67 | 62 | 90,382 | 60 | 57 | 0 | 0 | 0 | 0 | 0 | 0 |
| T. du N.-O. | | | | | | | | | | | | | | | |
| Total | 182,457,527 | 75,158,758 | 257,616,285 | 175,593,000 | 165,865 | 136,746 | 162,020,467 | 151,927 | 128,209 | 441,563 | 547 | 541 | 122,430 | 155 | 153 |

* Les chiffres des rubriques 'nombre de certificats délivrés et nombre d'étudiants' bénéficiaires de certificats diffèrent ceux des rubriques 'nombre de certificats utilisés et nombre d'étudiants ayant utilisé leurs certificats, car certains ont reçu plus d'un certificat et ne les ont pas utilisés entièrement.

| | | |
|----|--|---|
| 2D | Répartition des certificats utilisés aux fins d'études de doctorat, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 30 juin 1981 | |
| 2E | Répartition des certificats utilisés aux fins d'études de doctorat, selon la province de l'établissement d'enseignement fréquenté, pour juillet 1981 | |
| 21 | Répartition des certificats utilisés aux fins d'études de toutes catégories, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 30 juin 1981 | |
| 22 | Répartition des certificats selon la province émettrice, le lieu d'établissement de la maison d'enseignement fréquentée et le niveau d'études, pour l'année de prêt terminée le 30 juin 1981 | 3 |
| 26 | Répartition des certificats selon la province émettrice, le lieu d'établissement de la maison d'enseignement fréquentée et le niveau d'études, pour juillet 1981 | 4 |
| 27 | Répartition des certificats selon l'âge, le niveau d'études, le sexe et la situation de famille, pour l'année de prêt terminée le 30 juin 1981 | |
| 31 | Répartition des certificats selon l'âge, le niveau d'études, le sexe et la situation de famille, pour juillet 1981 | |

Liste de tableaux

| | | |
|----|----|--|
| 8 | A | Quotes-parts des provinces, sommes supplémentaires, certificats d'admissibilité délivés, nombre d'étudiants bénéficiaires de certificats utilisés dans chacune des provinces participantes pour l'année se terminant le 30 juin 1981 et pour juillet 1981 |
| 9 | B | Valeur des prêts à recouvrer par les établissements de crédit au 30 juin 1981 |
| 10 | C | Valeur des prêts à recouvrer par les établissements de crédit au 31 juillet 1981 |
| 12 | D | Résumé de répartition des prêts par établissement de crédit et par année de prêt 1964-1965 à 1980-1981 et pour juillet 1981 |
| 13 | I | Répartition des certificats utilisés aux fins d'études par l'année de prêt terminée le 30 juin 1981 |
| 16 | 2A | Données relatives aux certificats par établissement d'enseignement fréquenté, pour juillet 1981 |
| 17 | 2A | Répartition des certificats utilisés aux fins d'études ne menant pas à un grade, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 30 juin 1981 |
| 18 | 2B | Répartition des certificats utilisés aux fins d'études ne menant pas à un grade, selon la province de l'établissement d'enseignement fréquenté, pour juillet 1981 |
| 19 | 2C | Répartition des certificats utilisés aux fins d'études de premier cycle, selon la province de l'établissement d'enseignement fréquenté, pour juillet 1981 |
| | | Répartition des certificats utilisés aux fins d'études de maîtrise, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 30 juin 1981 |
| | | Répartition des certificats utilisés aux fins d'études de maîtrise, selon la province de l'établissement d'enseignement fréquenté, pour juillet 1981 |

par les étudiants emprunteurs au cours de l'année de prêt et en juillet 1981, sur les diplômés que ceux-ci souhaitent obtenir ainsi que sur l'âge, le sexe et l'état civil des emprunteurs.

Au cours de l'année étudiée, 62,6 p. cent des certificats d'admissibilité négociés ont été délivrés à des étudiants fréquentant des universités au Canada et 1,5 p. cent à des étudiants poursuivant leurs études à l'étranger, surtout aux États-Unis. Du nombre restant, 0,2 p. cent ont été délivrés à des étudiants d'établissements de formation professionnelle et technique et 11,5 p. cent à des étudiants d'autres établissements d'enseignement postsecondaire (écoles de soins infirmiers, collèges universitaires et écoles privées).

Environ 96,6 p. cent des étudiants emprunteurs suivaient des cours menant au baccalauréat, ou l'équivalent, tandis que les autres 3,4 p. cent préparaient des diplômes supérieurs. Près de 84,7 p. cent de ceux qui suivaient des cours menant au baccalauréat, ou l'équivalent, fréquentaient des établissements situés dans la province où ils avaient obtenu leur certificat d'admissibilité. Parmi ceux qui étudiaient en vue de l'obtention d'un diplôme au niveau de la maîtrise, 72 p. cent suivaient des cours dans leur province, ainsi que 51,5 p. cent de ceux qui voulaient obtenir un doctorat.

Les pourcentages cités aux deux derniers paragraphes n'ont pas changé en juillet 1981.

Revue des opérations de l'année de prêt (1^{er} juillet 1980-30 juin 1981) et juillet 1981

Au cours de l'année de prêt 1980-1981, les provinces participantes ont délivré 165 865 certificats d'admissibilité à 136 746 étudiants. Ces certificats autorisaient des prêts d'une valeur totale de 175,6 millions de dollars. Au mois de juillet 1981, 541 étudiants ont reçu 547 certificats de prêts d'une valeur totale de 441 563 \$. Les étudiants ont utilisé 151 927 certificats pour obtenir des prêts d'une valeur totale de 162 millions de dollars pendant l'année de prêt et, en juillet 1981, ils ont utilisé 155 certificats pour obtenir des prêts d'une valeur de 122 430 \$. Comme les années précédentes, un petit nombre d'entre eux ne se sont pas servis de leurs certificats ou ont emprunté moins que la somme autorisée. Les provinces, dans certains cas, ont émis plus d'un certificat pour répondre aux besoins d'un même étudiant pendant l'année.

Depuis la mise en oeuvre du Programme, en 1964, jusqu'au 31 juillet 1981, les prêteurs ont négocié 2 102 409 certificats d'admissibilité d'une valeur totale de 1 679 millions de dollars. Au 30 juin 1981, une somme de 739 807 196 \$ était engagée dans les institutions de prêt (731 613 841 \$, le 31 juillet 1981). De ce montant, 358 271 817 \$ (350 489 181 \$, le 31 juillet) constituaient des prêts accordés à des étudiants toujours aux études qui n'étaient pas tenus de commencer à rembourser leur dette, et 381 535 379 \$ (381 124 660 \$, le 31 juillet) représentaient des prêts en cours de rembourquement.

Depuis l'institution du Programme jusqu'au 30 juin 1981, quelque 985 000 prêts sont venus à échéance (991 000, le 31 juillet) et 96 048 (96 576, le 31 juillet) ont été remboursés en application des clauses de garantie de la Loi. Ainsi, 90,25 p. cent des prêts sont en cours de rembourquement ou ont déjà été remboursés en entier aux prêteurs et 9,75 p. cent (9,74 p. cent le 31 juillet) ont été convertis en créances détenues par la Couronne, soit 183 millions de dollars (184,9 millions, le 31 juillet). Au 30 juin 1981, sur les 183 millions, 73,9 millions avaient été recouvrés (80,1 millions sur les 184,9 millions, au 31 juillet 1981), laissant un taux de perte de 7,03 p. cent (7,04 p. cent, le 31 juillet) sur un total de remboursements exigibles de 1 482,7 millions (1 490,6 millions, le 31 juillet). Puisque, dans la plupart des cas, les étudiants concernés remboursent leurs dettes à la Couronne par mensualités, par l'entremise d'une agence de recouvrement, on prévoit, en se fondant sur l'expérience acquise, que pratiquement toutes les sommes payables à la Couronne seront remboursées en temps voulu et que seule une infime proportion des prêts accordés (à ce jour, moins de 1 p. cent) demeureront impayés parce qu'entre temps, le débiteur sera décédé ou aura été atteint d'invalidité permanente, ou parce que les agences de recouvrement et (ou) le ministère de la Justice se seront efforcés en vain de retrouver sa trace avant que sa dette ne tombe sous le coup des lois de prescription.

Renseignements statistiques pour 1981

Les tableaux A et B résument les activités pour l'année à l'étude, et pour juillet 1981 alors que les tableaux C et D fournissent un compte rendu des activités pour chaque année depuis le début du Programme; les tableaux 1 à 4 donnent des renseignements sur les établissements d'enseignement fréquentés par les étudiants

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banques et les caisses populaires y ont aussi participé. Le tableau B dresse un bilan de la situation, en ce qui concerne les prêts non encore remboursés, à la fin de l'année de prêt 1980-1981 et en juillet 1981. Le tableau C indique la répartition des prêts entre les prêteurs.

Obligations du gouvernement fédéral

La Loi canadienne sur les prêts aux étudiants stipule que le gouvernement fédéral fera les paiements suivants au titre du Programme :

- l'intérêt aux prêteurs au taux prescrit par le Règlement (13, 25 p. cent par an pour les prêts accordés au cours de l'année étudiée et 15,5 p. cent en juillet 1981) tant que les emprunteurs sont exempts de l'intérêt;
- le principal et les intérêts en souffrance que le prêteur ne peut réclamer à l'étudiant;
- le solde du principal ainsi que les intérêts dus au prêteur en cas de décès de l'emprunteur;
- les frais de perception à un prêteur ou autre organisme qui a recouvré pour le compte du gouvernement un prêt non remboursé;
- une compensation à toute province dont le gouvernement informe le Ministre qu'elle gèrera son propre programme d'aide et ne participera pas au Programme canadien de prêts aux étudiants. La compensation due à cette province est calculée en multipliant le coût du Programme au cours d'une année de prêt pour le gouvernement fédéral par le rapport de la population âgée de 18 à 24 ans de la province en cause à celle de la même classe d'âge dans les provinces participantes. La province de Québec a opté pour une compensation au cours de chaque année de prêt depuis l'établissement du Programme. Les montants de ces paiements de remplacement pour chaque année de prêt depuis la mise sur pied du Programme canadien de prêts aux étudiants figurent au tableau D.

Rôle des gouvernements provinciaux

Une province participante peut, au cours d'une année visée, autoriser l'octroi de prêts dont l'ensemble ne dépasse pas les sommes allouées selon la Loi canadienne sur les prêts aux étudiants. La somme totale prévue pour les prêts est répartie entre les provinces selon la proportion de personnes de 18 à 24 ans dans la province en question par rapport à l'ensemble du Canada. Pour l'année 1980-1981 (y compris juillet 1981), cette somme était de 257 616 285 \$. Les provinces participantes (Le Québec ne participe pas au Programme) ont reçu au total 182 457 527 \$ et la différence, qui s'établit à 75 158 758 \$, a été répartie selon la disposition de la Loi qui prévoit un montant supplémentaire égal à 30% de l'allocation de base. Ce montant supplémentaire n'est pas rattaché aux données démographiques provinciales et peut être affecté au gré du Ministre, sur demande d'une province, lorsque celle-ci a besoin d'autres fonds. L'octroi d'une somme supplémentaire est prévu dans la Loi afin de tenir compte du fait que, en pratique, il existe des différences dans les montants relatifs des prêts demandés d'une province à l'autre en raison de la composition des revenus, du nombre d'étudiants et des taux de participation. Le tableau A indique les sommes allouées aux provinces participantes, ainsi que des statistiques concernant les certificats émis par celles-ci pour l'année 1980-1981 et juillet 1981.

Etablissement des critères administratifs

Le Programme canadien de prêts aux étudiants a grandement bénéficié de la collaboration apportée par les gouvernements des provinces participantes. Ces gouvernements sont chargés d'une bonne partie des tâches administratives importantes, y compris l'établissement de l'admissibilité des étudiants, de leurs besoins financiers ainsi que de leur statut de résident de la province et de la désignation des établissements scolaires. Durant la première année du programme, les fonctionnaires fédéraux et provinciaux chargés de son administration ont fixé des mécanismes de consultation en vue de mettre au point un ensemble de critères administratifs communs destinés à rendre raisonnablement uniformes les usages administratifs des provinces participantes. Ces critères constituent des normes minimales que les provinces participantes emploient et ils sont révisés d'année en année selon l'expérience acquise. La province du Québec possède son propre programme d'aide aux étudiants et ne participe pas au Programme canadien de prêts aux étudiants. Cependant, des représentants du Québec, ont pris part aux consultations mentionnées précédemment, assurant ainsi le maximum de coordination pour la mise au point et l'application des modalités d'emprunt pour les étudiants dans tout le Canada.

Le rôle des prêteurs

Les banques à charte et autres prêteurs désignés aux fins du Programme continuent à collaborer au financement et à l'administration du Programme canadien de prêts aux étudiants. Pendant l'année à l'étude, elles ont négocié 151 927 prêts d'une valeur globale d'environ 162 millions de dollars en 1980-1981 et 155 prêts totalisant 122 430 \$ en juillet 1981. Les successales des

Dix-septième rapport annuel — Année du 1^{er} juillet 1980 au 30 juin 1981 et juillet 1981

La Loi canadienne sur les prêts aux étudiants est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin une aide financière leur permettant de suivre à plein temps des études postsecondaires. Selon le projet de loi C55, qui a reçu la sanction royale le 18 mars 1981, le début de l'année de prêt est passé du 1^{er} juillet au 1^{er} août. En conséquence, le présent rapport a trait à la dix-septième année d'activité (1^{er} juillet 1980 au 30 juin 1981) et à l'activité du mois de juillet 1981.

En vertu du Programme canadien de prêts aux étudiants, le gouvernement fédéral garantit les prêts consentis par les banques à charte et les autres prêteurs désignés, aux étudiants qui possèdent un certificat d'admissibilité (document autorisant un prêt) délivré par l'une des provinces participantes. Les intérêts sur ces prêts sont payés par le gouvernement tant que l'étudiant poursuit ses études à plein temps et pendant les six mois suivant la fin des études.

Admissibilité des étudiants

Les étudiants peuvent recevoir un certificat d'admissibilité • s'ils sont citoyens canadiens ou s'ils sont résidents permanents selon le sens de la Loi sur l'immigration ou s'ils ont résidé au Canada pendant au moins une année;

- s'ils s'installent dans une province qui délivre des certificats d'admissibilité;
- s'ils sont admissibles à l'inscription ou sont inscrits dans un établissement d'enseignement désigné, à titre d'étudiants à plein temps, pour y suivre un cours de niveau postsecondaire au cours d'une année scolaire d'au moins 26 semaines, ou d'un semestre d'au moins 13 semaines dans le cadre d'études faisant partie d'un programme d'une durée d'au moins 26 semaines;
- s'ils ont établi, à la satisfaction de l'autorité provinciale habilitée à délivrer des certificats d'admissibilité, qu'ils ont besoin d'un prêt afin de pouvoir poursuivre leurs études.

Il n'y a pas de limite d'âge pour emprunter aux termes du Programme.

Conditions du prêt

Le montant maximal des prêts qui pouvaient être consentis par une province à un étudiant au cours de l'année visée était de 1 800 \$ par année scolaire ou 900 \$ par semestre ou de 9 800 \$ pour le nombre total d'années passées aux études. Les prêts sont exemptés d'intérêts tant que l'emprunteur est étudiant à temps plein, et pendant les six mois suivant la fin de ses études, aucun remboursement de principal n'étant nécessaire au cours de cette période. À l'expiration de ce délai, les prêts sont remboursables en mensualités égales incluant l'intérêt, au taux convenu entre la banque et l'emprunteur, lequel ne doit pas dépasser le taux maximal calculé conformément au Règlement.

Le taux annuel maximal pour les consolidations était de 13% pour la période du 1^{er} juillet 1980 au 30 juin 1981, et de 14 7/8% en juillet 1981. Les remboursements peuvent s'échelonner sur une période maximale de dix ans à compter du jour où l'emprunteur a quitté la maison d'enseignement, suivant le montant de sa dette et ses possibilités de remboursement. Les emprunteurs ne sont pas tenus de fournir des garanties afin d'obtenir un prêt.

Programme canadien de prêts aux étudiants

L'honorable Gerald Regan, C.P., député
Secrétaire d'Etat
Chambre des communes
Ottawa (Ontario)

Monsieur le Ministre,
J'ai l'honneur de vous présenter le rapport annuel du
Programme canadien de prêts aux étudiants pour l'année qui va
du 1^{er} juillet 1980 au 30 juin 1981 et pour le mois de juillet 1981.
La sous-secrétaire d'Etat,

Huguette Labelle

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RAPPORT ANNUEL
1980 - 1981
ET JUILLET 1981



ET JUILLET 1981

1980 - 1981

RAPPORT ANNUEL

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Government
Publications

Canada Student LOANS Program

ANNUAL REPORT FOR LOAN YEAR 1981-82

Canada

Canada Student LOANS Program

**ANNUAL REPORT
FOR LOAN YEAR 1981-82**



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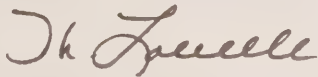
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Canada Student Loans Program

The Honourable Serge Joyal, P.C., M.P.
Secretary of State
House of Commons
Ottawa, Ontario

Dear Mr. Joyal:

I have the honour to submit to you the Annual Report of the Canada Student Loans Program for the loan year August 1, 1981 to July 31, 1982.

A handwritten signature in dark ink, appearing to read "H Labelle". The signature is fluid and cursive, with the first letter of the last name being a large, stylized 'L'.

Huguette Labelle
Under Secretary of State

Eighteenth Annual Report for the Loan Year August 1, 1981 to July 31, 1982

The Canada Student Loans Act came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. Under Bill C55, which received Royal Assent on March 18, 1981, the loan year start date was changed from July 1 to August 1. Accordingly this report covers the eighteenth year of operations (August 1, 1981 to July 31, 1982).

Under the Canada Student Loans Program, the Government of Canada guarantees loans made by chartered banks and other designated lenders to students on the basis of Certificates of Eligibility (loan authorization documents) issued by provinces that do not choose to operate their own program of loans. The Government of Canada pays the interest on these loans while the students continue full-time studies and for six months afterwards. A province choosing to operate its own program of student loans is entitled to an alternative payment to assist it in paying loan costs (interest and losses) of the provincial plan.

Eligibility of students

Students who are residents of a province that issues Certificates of Eligibility may receive aid if they

- are Canadian citizens or permanent residents, within the meaning of the Immigration Act, 1976
- establish residence in a province that issues Certificates of Eligibility
- are qualified for enrolment or are enrolled at a specified educational institution as a full-time student for a distinct period for or within a course of studies at a post-secondary school level which is not less than 12 consecutive weeks long
- have established to the satisfaction of the appropriate provincial authority that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the program.

Loan terms

The maximum loan a province could authorize to a student during the loan year under review was \$1,800 where the period of studies was 26 to 32 weeks in length, or \$900 where the period of studies was of 13 to 16 weeks duration and part of a longer program; or for an amount not exceeding \$56.25 per week of other periods of study, for a total of \$9,800 during the educational career of the student. The loans are interest free to borrowers while they are full-time students, and for six months thereafter, and no repayment of principal need be made during that time. After the expiry of this period the loans are repayable by the borrowers, including interest charges at a rate not exceeding the maximum rate calculated in accordance with the Canada Student Loans Regulations, over a maximum repayment period of 10 years after cessation of studies. The maximum rate of interest payable by students consolidating loans in the loan year 1981-82 was 15.375%. Borrowers are not required to provide security to obtain a loan.

The role of provincial governments

A participating province may authorize loans during any loan year in an aggregate amount up to the maximum of its allocation of the total loan provision contained in the Canada Student Loans Act. This loan provision is allocated among all provinces in the same relationship which the 18-24 age group in a province bears to the same age group in Canada as a whole. For the loan year 1981-82 the basic loan provision was \$268,906,933. The total loan provision to provinces choosing to issue Certificates of Eligibility (the Province of Quebec operates its own program) was \$196,816,044. A supplementary loan provision of \$80,672,080 equal to 30% of the basic loan provision in the year under review, is provided for in the Act. This supplementary loan provision is not tied to provincial population data and may be allocated on a discretionary basis by the minister, upon application by a province, to supplement that province's basic allocation where there is a need for additional funds. This supplementary allocation was included in the legislation since, in practice, there are differences in the relative levels of loan demand from province to province due to differences in income patterns, student enrolment and participation rates. Table A shows the allocation to participating provinces and particulars of Certificates of Eligibility issued by participating provinces in the loan year 1981-82.

Development of administrative criteria

The Canada Student Loans Program has benefitted greatly from the cooperation afforded by the governments of the participating provinces. Provincial governments are responsible for much of the important administrative work involved, including determination of the eligibility of individual students, the assessment of students' needs, determination of provincial residency status of students and the designation of educational institutions. During the first loan year, federal and provincial officials responsible for the administration of the program established a consultative procedure for the development of a set of common administrative criteria. This was to ensure a reasonable degree of uniformity in the administrative practices followed by participating provinces. These criteria have been used by participating provinces as the minimum standards for administration and have been reviewed from year to year in light of experience gained.

Although the Province of Quebec has its own student assistance program and does not issue Certificates of Eligibility under the Canada Student Loans Program, representatives of Quebec participated in the consultative procedures mentioned above, thereby assuring maximum coordination in the development and application of student loan facilities throughout Canada.

The role of lenders

The chartered banks and other lenders designated for the purposes of the program continue to cooperate in their roles as lenders under the provisions of the Canada Student Loans Program. During the loan year 1981-82 they negotiated the loans of 138,539 students amounting to some \$200 million. Bank branches and credit unions in both urban and rural areas participated. Table B shows the position of loans outstanding with lenders at the end of the 1981-82 loan year. Table C shows the distribution of loans amongst lenders.

Obligations of the Government of Canada

The Canada Student Loans Act provides for the following payments to be made by the Government of Canada:

- interest to lenders at the rate prescribed by regulation (16.25% per annum for loans advanced in the loan year 1981-82) while the loans are interest free to borrowers
- the outstanding principal and interest which a lender cannot collect from a student
- the outstanding principal and interest owing to the lender in the event of the death of a borrower
- a collection fee to a lender or other agency which has collected a defaulted Canada Student Loan on behalf of the government
- an alternative payment to any provincial government which advises the minister that it will operate its own program of assistance and not issue loans under the Canada Student Loans Program. The alternative payment is calculated by applying the proportion that the 18-24 age group of the province concerned bears to the same population age group in participating provinces against the cost of the program in that loan year to the Canadian government. The Province of Quebec opted for the alternative payment for the first and every year of the program since its inception in 1964. The amounts of these payments for each loan year since inception are included in Table D.

Benefits to students

During the period the student is in school and for six months thereafter, the Government of Canada provides an interest subsidy to the student by paying interest to the lender on the students' Canada Student Loans. The rate payable by the government is based on the average yields on 1-5 year Government of Canada bonds over a six-month averaging period, plus 1% (16.25% for loans advanced in the loan year 1981-82). During the loan year 1981-82, interest paid to lenders totalled \$49.4 million, as shown in Table D. The rate payable by the student after the interest-free period is based on the average yields of 5-10 year Government of Canada bonds over a six-month averaging period plus 1% (15.375% for loans falling due in the loan year 1981-82). This rate in general, has been well below commercial market rates and, when this has been the case, it has provided the student with a preferred rate.

Review of operations during the loan year (August 1, 1981 to July 31, 1982)

During the loan year 1981-82, 148,383 students were issued 177,112 Certificates of Eligibility which authorized \$217.8 million in loans. The students negotiated 161,563 certificates in the loan year 1981-82 for a value of \$200 million. As in previous years, a small proportion of students did not use their certificates or borrowed less than the amount authorized. In some instances, provinces issued more than one certificate to cover a student's needs during the period.

Between the commencement of the program in 1964 and July 31, 1982, lenders negotiated 2,127,382 Certificates of Eligibility, for a total value of \$2,025.8 million. As at July 31, 1982, \$802.5 million was outstanding at lending institutions. Of that amount, \$404.3 million was owed by students still enrolled and not liable to commence repayment; \$398.2 million was still outstanding but under repayment.

Since inception of the program to July 31, 1982 over one million loans have become liable for repayment and 109,865 loans have been paid out under the guarantee provisions of the Act. Thus 90% of student loans due are in course of repayment or have been paid in full through lenders and 10% have become debts due the Crown amounting to \$218.5 million. As of July 31, 1982, \$98.5 million of the \$218.5 million had been recovered, leaving a net of \$120 million due for repayment or a loss ratio of 8.4% when compared with the total loans of \$1,429 million that have become due for repayment. Since most of the debtors are repaying their debts to the Crown by monthly instalments through commercial collection agencies, it is anticipated that, based on past experience, virtually all the monies due the Crown will be repaid in time and only a small proportion (to date, less than 1% of loans issued) have been or are in the process of being deleted because of the death or the permanent disability of the debtor or because the efforts of either the collection agencies, the Department of Justice or both have been unsuccessful in locating a debtor before the debt becomes subject to the Statute of Limitations on debts.

Statistical information for 1982

Tables A and B summarize operational data for the loan year under review and Tables C and D summarize operational data for each year since inception. Tables 1 to 4 contain information on educational institutions attended by student borrowers during the loan year, degrees sought by these students, and their age, sex and marital status.

For the loan year 1981-82, students attending universities in Canada were issued 62.7% of all Certificates of Eligibility negotiated and 1.6% were issued to students attending universities outside Canada, mainly in the United States. Of the balance, nearly 0.2% were issued to students at non-university teacher training institutions, 24.5% to students at technical and vocational training institutions and 11% to students in other post-secondary educational institutions (e.g. nursing schools, junior colleges and private institutions).

Approximately 96.9% of the student borrowers in the loan year 1981-82 were in undergraduate or equivalent courses, with the remaining 3.1% seeking graduate degrees. Approximately 91% of those pursuing an undergraduate degree, or its equivalent, attended an institution located in the province which had issued their Certificates of Eligibility. Of those pursuing a degree at the master's level 66.3% studied in their home province as did 43.4% of students at the doctoral level.

List of tables

- A Provincial allocations, supplementary allocations, Certificates of Eligibility issued, number of students issued certificates and certificates negotiated in each participating province.
- B Value of loans outstanding at lending institutions as at July 31, 1982.
- C Summary of distribution of loans by lender by loan year 1964-65 to 1981-82.
- D Summary of operations by loan year 1964-65 to 1981-82.

**Statistical information about student borrowers for the
loan year 1981-82.**

- 1 Distribution of certificates by educational institution attended
- 2A Distribution of certificates negotiated for non-degree courses by province or country in which educational institution is located
- 2B Distribution of certificates negotiated for undergraduate courses by province or country in which educational institution is located
- 2C Distribution of certificates negotiated for master's degree courses by province or country in which educational institution is located
- 2D Distribution of certificates negotiated for doctoral degree courses by province or country in which educational institution is located
- 2E Distribution of certificates negotiated for all courses by province or country in which educational institution is located
- 3 Distribution of certificates by province of issue, location of institution attended and level of study
- 4 Distribution of certificates by age, level of study, sex and marital status

TABLE A
Provincial allocations, supplementary allocations, Certificates of Eligibility issued, number of students issued certificates and certificates negotiated in each participating province for the loan year ended July 31, 1982

| Issuing province | Provincial allocation | Supplementary allocation | Total allocation | Certificates issued | | | Certificates negotiated | | |
|-----------------------|-----------------------|--------------------------|--------------------|---------------------|------------------------|--------------------|-------------------------|------------------------|--------------------|
| | | | | Face value | Number of certificates | Number of students | Amount negotiated | Number of certificates | Number of students |
| British Columbia | 29,128,809 | 749,724 | 29,878,533 | 26,298,129 | 18,275 | 16,197 | 23,637,400 | 16,451 | 14,886 |
| Alberta | 25,996,283 | 3,918,047 | 29,914,330 | 29,119,810 | 20,071 | 17,606 | 25,403,686 | 16,658 | 15,530 |
| Saskatchewan | 10,431,389 | 1,652,940 | 12,084,329 | 8,759,865 | 10,822 | 5,626 | 7,738,176 | 9,524 | 5,211 |
| Manitoba | 11,011,414 | 3,449,047 | 14,460,461 | 11,730,960 | 6,851 | 6,305 | 9,894,683 | 5,719 | 5,390 |
| Ontario | 93,737,374 | 54,664,666 | 148,402,040 | 106,049,623 | 87,774 | 78,490 | 99,750,278 | 82,118 | 74,537 |
| New Brunswick | 8,134,647 | 4,112,846 | 12,247,493 | 10,882,750 | 8,706 | 7,422 | 10,145,373 | 8,092 | 6,981 |
| Nova Scotia | 9,646,972 | 8,194,682 | 17,841,654 | 14,731,867 | 11,091 | 9,374 | 13,667,212 | 10,275 | 8,962 |
| Prince Edward Island | 1,337,311 | 676,142 | 2,013,453 | 2,441,914 | 1,678 | 1,507 | 2,334,211 | 1,589 | 1,442 |
| Newfoundland | 6,517,828 | 3,233,382 | 9,751,210 | 7,466,410 | 11,620 | 5,668 | 7,001,247 | 10,957 | 5,432 |
| Yukon | 304,300 | 7,041 | 311,341 | 257,393 | 159 | 134 | 199,475 | 125 | 120 |
| Northwest Territories | 569,717 | 13,563 | 583,280 | 103,667 | 65 | 54 | 79,486 | 55 | 48 |
| Total | 196,816,044 | 80,672,080 | 277,488,124 | 217,842,388 | 177,112 | 148,383 | 199,851,227 | 161,563 | 138,539 |

*Number of certificates issued and 'number of students' issued certificates vary from 'number of certificates' negotiated and 'number of students' negotiating certificates because some students were issued more than one certificate and/or did not negotiate the full value of their certificates.

TABLE B
Value of loans outstanding at lending institutions
as at July 31, 1982

| Lending institution | Loans outstanding in | | | Total |
|---------------------|---|---|----|-------------|
| | Class A (government paying interest) | Class B (borrower paying interest) | | |
| | \$ | \$ | \$ | \$ |
| Chartered banks | 393,984,503 | 389,596,421 | | 783,580,924 |
| Credit unions | 10,294,264 | 8,638,171 | | 18,932,435 |
| Total | 404,278,767 | 398,234,592 | | 802,513,359 |

TABLE C
Summary of distribution of loans by lender by loan year
1964-65 to 1981-82.

| Loan year | Chartered Banks | | | | | | | | |
|-----------|------------------|---------------------|----------------------|------------------|------------------------------------|-------------|-----------------|-------------------|-------------------|
| | Bank of Montreal | Bank of Nova Scotia | Royal Bank of Canada | Toronto Dominion | Canadian Imperial Bank of Commerce | Other banks | Total all banks | Credit Union etc. | Total all lenders |
| 1964-65 | Number | 5,973 | 10,248 | 4,978 | 10,808 | 516 | 45,104 | 322 | 45,426 |
| | Amount \$ | 7,183,243 | 3,435,094 | 2,858,549 | 6,178,488 | 298,509 | 26,190,942 | 198,746 | 26,389,688 |
| | % of \$ | 27.2 | 13.1 | 23.6 | 10.8 | 1.1 | 99.2 | 0.8 | 100 |
| 1965-66 | Number | 7,284 | 12,022 | 5,043 | 12,381 | 841 | 53,009 | 693 | 53,702 |
| | Amount \$ | 9,531,046 | 4,607,240 | 3,165,331 | 7,640,402 | 544,885 | 33,454,552 | 470,042 | 33,924,594 |
| | % of \$ | 28.1 | 13.6 | 23.5 | 9.3 | 1.6 | 98.6 | 1.4 | 100 |
| 1966-67 | Number | 9,319 | 14,753 | 6,371 | 15,261 | 996 | 66,521 | 880 | 67,401 |
| | Amount \$ | 11,906,870 | 9,051,181 | 3,504,736 | 8,784,853 | 659,391 | 39,314,408 | 601,790 | 39,916,198 |
| | % of \$ | 29.8 | 13.5 | 22.7 | 8.8 | 1.7 | 98.5 | 1.5 | 100 |
| 1967-68 | Number | 12,204 | 20,532 | 9,866 | 22,830 | 1,224 | 93,518 | 1,240 | 94,758 |
| | Amount \$ | 16,298,855 | 7,335,718 | 5,463,954 | 13,163,506 | 779,923 | 55,630,171 | 879,953 | 56,510,124 |
| | % of \$ | 28.8 | 13.0 | 22.3 | 9.7 | 1.4 | 98.4 | 1.6 | 100 |
| 1968-69 | Number | 13,838 | 23,360 | 11,962 | 28,611 | 1,564 | 107,750 | 1,543 | 109,293 |
| | Amount \$ | 16,788,843 | 7,846,007 | 6,378,170 | 15,822,248 | 1,035,428 | 61,549,283 | 1,026,894 | 62,576,177 |
| | % of \$ | 26.8 | 12.5 | 21.9 | 10.2 | 1.7 | 98.4 | 1.6 | 100 |
| 1969-70 | Number | 15,443 | 27,370 | 14,496 | 35,849 | 1,760 | 126,154 | 1,916 | 128,070 |
| | Amount \$ | 19,498,229 | 9,322,547 | 8,056,849 | 20,826,819 | 1,373,530 | 76,307,226 | 1,402,192 | 77,709,418 |
| | % of \$ | 25.0 | 12.0 | 22.2 | 10.4 | 1.8 | 98.2 | 1.8 | 100 |
| 1970-71 | Number | 16,016 | 28,338 | 15,728 | 42,068 | 2,085 | 135,572 | 1,915 | 137,487 |
| | Amount \$ | 19,653,902 | 9,613,254 | 8,731,799 | 24,535,336 | 1,548,423 | 81,867,507 | 1,368,100 | 83,235,607 |
| | % of \$ | 23.6 | 11.5 | 21.4 | 10.5 | 1.9 | 98.4 | 1.6 | 100 |
| 1971-72 | Number | 15,078 | 27,899 | 15,054 | 42,037 | 2,146 | 131,641 | 1,860 | 133,501 |
| | Amount \$ | 19,290,027 | 9,612,529 | 8,866,075 | 26,238,739 | 1,679,456 | 84,159,152 | 1,254,180 | 85,413,322 |
| | % of \$ | 22.6 | 11.3 | 21.6 | 10.4 | 2.0 | 98.5 | 1.5 | 100 |
| 1972-73 | Number | 14,546 | 27,831 | 15,288 | 41,327 | 2,347 | 129,818 | 2,194 | 132,012 |
| | Amount \$ | 22,227,703 | 11,274,329 | 11,350,496 | 29,226,858 | 1,995,898 | 98,153,180 | 1,462,968 | 99,616,148 |
| | % of \$ | 22.3 | 11.3 | 22.2 | 11.4 | 2.0 | 98.5 | 1.5 | 100 |

| | | | | | | | | | | |
|-----------|-----------|-------------|-------------|-------------|-------------|-------------|------------|---------------|------------|---------------|
| 1973-74 | Number | 29,828 | 14,901 | 28,818 | 15,951 | 42,450 | 2,715 | 134,663 | 2,487 | 137,150 |
| | Amount \$ | 23,417,401 | 11,773,668 | 23,489,142 | 12,125,908 | 31,982,555 | 2,105,416 | 104,894,090 | 1,744,309 | 106,638,399 |
| | % of \$ | 22.0 | 11.0 | 22.0 | 11.4 | 30.0 | 2.0 | 98.4 | 1.6 | 100 |
| 1974-75 | Number | 32,734 | 16,590 | 31,591 | 17,439 | 46,704 | 3,406 | 148,464 | 2,885 | 151,349 |
| | Amount \$ | 25,459,582 | 13,204,461 | 25,980,805 | 13,461,895 | 35,274,482 | 2,718,472 | 116,099,697 | 2,058,990 | 118,158,687 |
| | % of \$ | 21.5 | 11.2 | 22.0 | 11.4 | 29.9 | 2.3 | 98.3 | 1.7 | 100 |
| 1975-76 | Number | 37,822 | 19,833 | 37,665 | 21,587 | 55,297 | 4,132 | 176,336 | 3,399 | 179,735 |
| | Amount \$ | 31,367,689 | 16,373,146 | 32,389,903 | 16,753,347 | 42,297,363 | 3,774,069 | 142,955,517 | 2,654,370 | 145,609,887 |
| | % of \$ | 21.5 | 11.3 | 22.2 | 11.5 | 29.1 | 2.6 | 98.2 | 1.8 | 100 |
| 1976-77 | Number | 32,754 | 18,313 | 34,348 | 19,632 | 50,026 | 3,225 | 158,298 | 3,963 | 162,261 |
| | Amount \$ | 32,941,180 | 17,910,129 | 35,208,029 | 18,923,416 | 46,184,834 | 3,239,604 | 154,407,192 | 3,889,316 | 158,296,508 |
| | % of \$ | 20.8 | 11.3 | 22.2 | 12.0 | 29.2 | 2.0 | 97.5 | 2.5 | 100 |
| 1977-78 | Number | 25,028 | 15,298 | 29,070 | 14,814 | 40,020 | 3,287 | 127,517 | 3,749 | 131,266 |
| | Amount \$ | 25,971,353 | 15,238,968 | 30,775,647 | 14,949,617 | 38,080,044 | 3,467,910 | 128,483,539 | 4,120,924 | 132,604,463 |
| | % of \$ | 19.6 | 11.5 | 23.2 | 11.3 | 28.7 | 2.6 | 96.9 | 3.1 | 100 |
| 1978-79 | Number | 28,115 | 16,616 | 31,326 | 17,940 | 42,968 | 3,514 | 140,479 | 4,610 | 145,089 |
| | Amount \$ | 29,394,036 | 16,759,276 | 33,176,006 | 18,298,514 | 41,565,682 | 3,683,285 | 142,876,799 | 5,027,086 | 147,903,885 |
| | % of \$ | 19.9 | 11.3 | 22.4 | 12.4 | 28.1 | 2.5 | 96.6 | 3.4 | 100 |
| 1979-80 | Number | 28,853 | 16,276 | 30,389 | 16,926 | 40,179 | 3,448 | 136,071 | 5,756 | 141,827 |
| | Amount \$ | 30,237,514 | 16,498,989 | 31,682,554 | 16,912,833 | 38,452,335 | 3,819,501 | 137,603,726 | 5,085,608 | 142,689,334 |
| | % of \$ | 21.2 | 11.6 | 22.2 | 11.8 | 26.9 | 2.7 | 96.4 | 3.6 | 100 |
| 1980-81 | Number | 32,969 | 17,627 | 32,787 | 16,295 | 42,590 | 3,678 | 145,946 | 5,981 | 151,927 |
| | Amount \$ | 36,236,511 | 18,884,467 | 36,231,467 | 17,500,576 | 43,232,183 | 4,297,010 | 156,382,214 | 5,638,253 | 162,020,467 |
| | % of \$ | 22.4 | 11.7 | 22.3 | 10.8 | 26.7 | 2.6 | 96.5 | 3.5 | 100 |
| July 1981 | Number | 23 | 22 | 43 | 17 | 42 | 2 | 149 | 6 | 155 |
| | Amount \$ | 19,670 | 16,970 | 37,915 | 14,830 | 27,130 | 1,400 | 117,915 | 4,515 | 122,430 |
| | % of \$ | 16.0 | 13.9 | 31.0 | 12.1 | 22.2 | 1.1 | 96.3 | 3.7 | 100 |
| 1981-82 | Number | 35,863 | 18,967 | 33,496 | 18,470 | 44,130 | 4,421 | 155,347 | 6,216 | 161,563 |
| | Amount \$ | 45,837,129 | 23,324,264 | 43,149,373 | 23,376,509 | 52,068,326 | 5,357,343 | 193,112,944 | 6,738,283 | 199,851,227 |
| | % of \$ | 22.9 | 11.7 | 21.5 | 11.7 | 26.1 | 2.7 | 96.6 | 3.4 | 100 |
| Total | Number | 507,585 | 264,144 | 481,886 | 257,857 | 655,578 | 45,307 | 2,212,357 | 51,615 | 2,263,972 |
| | Amount \$ | 423,260,783 | 218,438,433 | 417,205,798 | 210,693,404 | 521,582,183 | 42,379,453 | 1,833,560,054 | 45,626,519 | 1,879,186,573 |
| | % of \$ | 22.5 | 11.6 | 22.2 | 11.2 | 27.8 | 2.3 | 97.6 | 2.4 | 100 |

TABLE D
Summary of operations by loan year — 1964-65 to 1981-82.

| Loan year | Loan data | | Statutory payment and recoveries | | | | | | | | | | Other |
|-----------|---|-------------------------------------|----------------------------------|-------------|--------------|------------|---------------------|----------------------|-------------|--------------|------|--|-------|
| | Value of certificates issued (millions) | No. of students issued certificates | Interest payments | Loss claims | Death claims | Collection | Recoveries (credit) | Alternative payments | Total | Service fees | | | |
| 1964-65 | \$ 26.7 | 42,113 | \$ 154,345 | — | \$ 500 | \$ — | \$ — | \$ — | \$ 154,845 | \$ — | \$ — | | |
| 1965-66 | 36.0 | 51,272 | 1,551,733 | 6,751 | 20,690 | — | — | 74,262 | 1,653,436 | 93,318 | — | | |
| 1966-67 | 41.1 | 63,243 | 2,438,354 | 109,256 | 55,607 | — | — | 2,588 | 3,358,077 | 151,102 | — | | |
| 1967-68 | 57.9 | 90,371 | 4,936,456 | 210,437 | 93,485 | 983 | 9,675 | 1,229,577 | 6,461,263 | 223,525 | — | | |
| 1968-69 | 65.9 | 107,312 | 5,993,076 | 395,709 | 122,134 | 14,585 | 64,695 | 2,402,553 | 8,863,362 | 307,528 | — | | |
| 1969-70 | 80.0 | 121,611 | 10,621,705 | 1,495,650 | 163,973 | 21,306 | 109,618 | 2,909,954 | 15,102,970 | 367,686 | — | | |
| 1970-71 | 92.1 | 135,899 | 16,565,480 | 4,983,074 | 208,996 | 116,183 | 557,692 | 5,342,277 | 26,658,318 | 426,121 | — | | |
| 1971-72 | 91.8 | 128,585 | 11,558,412 | 7,597,242 | 199,046 | 192,467 | 1,030,066 | 9,069,966 | 27,587,067 | 479,495 | — | | |
| 1972-73 | 106.6 | 122,396 | 20,039,215 | 8,849,095 | 238,937 | 305,384 | 1,724,576 | 7,977,986 | 35,686,041 | 499,834 | — | | |
| 1973-74 | 115.8 | 125,987 | 16,272,785 | 12,342,508 | 321,641 | 391,445 | 2,379,871 | 11,104,750 | 38,053,258 | 533,173 | — | | |
| 1974-75 | 129.7 | 140,644 | 19,011,499 | 13,982,509 | 431,506 | 688,591 | 4,198,708 | 10,704,927 | 40,620,324 | 606,166 | — | | |
| 1975-76 | 157.4 | 153,419 | 21,877,080 | 15,991,766 | 429,283 | 1,260,549 | 5,700,890 | 11,826,396 | 45,684,184 | 749,742 | — | | |
| 1976-77 | 178.3 | 154,981* | 19,419,330 | 19,861,326 | 343,444 | 2,389,540 | 9,218,177 | 13,027,488 | 45,822,951 | 952,322 | — | | |
| 1977-78 | 140.9 | 119,242 | 31,166,431 | 19,357,614 | 417,900 | 2,763,814 | 11,106,330 | 12,102,573 | 54,702,002 | 960,373 | — | | |
| 1978-79 | 159.3 | 132,013 | 39,003,234 | 25,139,759 | 282,740 | 2,718,448 | 11,692,772 | 15,875,306 | 71,326,715 | 798,547 | — | | |
| 1979-80 | 152.5 | 123,895 | 32,922,029 | 25,943,518 | 213,010 | 2,773,540 | 13,192,936 | 21,670,352 | 70,329,513 | 1,302,788 | — | | |
| 1980-81 | 175.6 | 136,746 | 27,840,292 | 26,739,118 | 388,637 | 3,749,047 | 17,924,487 | 17,452,508 | 58,245,115 | 1,423,084 | — | | |
| July 1981 | 4 | 541 | 10,293,171 | 1,909,150 | 28,820 | 336,578 | 1,196,650 | — | 11,371,069 | — | — | | |
| 1981-82 | 217.8 | 148,383 | 49,408,241 | 33,626,693 | 400,801 | 3,703,735 | 18,407,459 | 17,612,136 | 86,344,147 | 2,000,367 | — | | |
| Total | 2,025.8 | 2,098,653 | 341,072,868 | 218,541,175 | 4,361,150 | 21,426,195 | 98,517,190 | 161,140,459 | 648,024,657 | 11,875,171 | — | | |

*Figure includes 23,279 certificates incorrectly reported as issued in the 1976-77 loan year which should have appeared as issued in the 1977-78 loan year.

TABLE 1
Distribution of certificates by educational institution attended
for the loan year ended July 31, 1982

| Institutions | Non-degree programs* | | | | | | Undergraduate programs** | | | | | | Graduate degree programs | | | | | |
|--|----------------------|---------|----|--------------------------|-----------|----|--------------------------|---------|----|-----------|--------|----|--------------------------|-----------|----|--|--|--|
| | Non-degree programs* | | | Undergraduate programs** | | | Masters | | | Doctorate | | | Total | | | | | |
| | Number | Amount | \$ | Number | Amount | \$ | Number | Amount | \$ | Number | Amount | \$ | Number | Amount | \$ | | | |
| Canadian universities (by institution) | | | | | | | | | | | | | | | | | | |
| British Columbia | | | | | | | | | | | | | | | | | | |
| University of British Columbia | 248 | 395,461 | | 4,566 | 6,702,716 | | 299 | 469,942 | | 28 | 37,736 | | 5,141 | 7,605,855 | | | | |
| Simon Fraser University | 275 | 342,047 | | 1,824 | 2,276,466 | | 53 | 74,008 | | 3 | 3,815 | | 2,155 | 2,696,336 | | | | |
| University of Victoria | 97 | 166,818 | | 1,960 | 2,807,732 | | 52 | 72,514 | | 0 | 0 | | 2,109 | 3,047,064 | | | | |
| Alberta | | | | | | | | | | | | | | | | | | |
| University of Alberta | 8 | 11,559 | | 4,830 | 6,990,824 | | 149 | 237,186 | | 21 | 33,869 | | 5,008 | 7,273,438 | | | | |
| University of Calgary | 19 | 34,677 | | 2,849 | 4,117,969 | | 74 | 113,392 | | 7 | 13,603 | | 2,949 | 4,279,641 | | | | |
| University of Lethbridge | 6 | 8,311 | | 587 | 771,911 | | 0 | 0 | | 0 | 0 | | 593 | 780,222 | | | | |
| Saskatchewan | | | | | | | | | | | | | | | | | | |
| University of Regina | 35 | 29,000 | | 987 | 792,898 | | 9 | 6,595 | | 0 | 0 | | 1,031 | 828,493 | | | | |
| University of Saskatchewan | 28 | 32,055 | | 4,916 | 4,058,701 | | 82 | 81,273 | | 8 | 8,768 | | 5,034 | 4,180,797 | | | | |
| Manitoba | | | | | | | | | | | | | | | | | | |
| Brandon University | 4 | 6,991 | | 437 | 675,293 | | 0 | 0 | | 0 | 0 | | 441 | 682,284 | | | | |
| University of Manitoba | 67 | 101,528 | | 2,480 | 3,931,670 | | 209 | 323,181 | | 11 | 18,173 | | 2,767 | 4,374,552 | | | | |
| University of Winnipeg | 1 | 1,856 | | 700 | 1,084,708 | | 4 | 3,060 | | 0 | 0 | | 705 | 1,089,624 | | | | |

Table 1 (cont.)

| Institutions | Non-degree programs* | | | | | | Undergraduate programs** | | | | Graduate degree programs | | | |
|---------------------------------------|----------------------|-----------|--------|-----------|--------|---------|--------------------------|---------|---------|------------|--------------------------|---------|-------|--|
| | Number | | Amount | | Number | | Amount | | Masters | | Doctorate | | Total | |
| | | | | | | | | | Number | Amount | Number | Amount | | |
| Ontario | | | | | | | | | | | | | | |
| Bar Admission Course | 1 | 1,968 | 315 | 501,779 | 0 | 0 | 0 | 0 | 0 | 0 | 316 | 503,747 | | |
| Brock University | 13 | 19,721 | 968 | 1,139,037 | 13 | 21,524 | 1 | 1,839 | 995 | 1,182,121 | | | | |
| Carleton University | 19 | 32,868 | 2,230 | 2,657,739 | 188 | 12,301 | 10 | 12,301 | 2,447 | 2,975,298 | | | | |
| University of Guelph | 144 | 143,133 | 3,674 | 4,299,261 | 81 | 111,987 | 15 | 18,036 | 3,914 | 4,572,417 | | | | |
| Lakeland University | 163 | 189,463 | 810 | 1,025,612 | 19 | 25,564 | 0 | 0 | 992 | 1,240,639 | | | | |
| Laurentian University | 28 | 38,427 | 1,238 | 1,427,495 | 8 | 11,490 | 1 | 1,377 | 1,275 | 1,478,785 | | | | |
| McMaster University | 10 | 16,124 | 2,589 | 3,068,473 | 105 | 143,555 | 17 | 30,226 | 2,721 | 3,258,378 | | | | |
| University of Ottawa | 46 | 67,721 | 2,463 | 3,181,294 | 143 | 224,377 | 13 | 20,779 | 2,665 | 3,494,171 | | | | |
| Queen's University at Kingston | 7 | 10,021 | 2,681 | 3,315,203 | 174 | 295,024 | 7 | 16,142 | 2,869 | 3,632,390 | | | | |
| York Polytechnical Institute | 1,001 | 1,257,877 | 1,750 | 2,149,051 | 5 | 5,847 | 0 | 0 | 2,756 | 3,412,775 | | | | |
| University of Toronto | 264 | 428,900 | 7,754 | 9,623,057 | 476 | 731,921 | 104 | 144,676 | 8,598 | 10,928,554 | | | | |
| Trent University | 2 | 2,483 | 881 | 1,028,390 | 5 | 10,104 | 0 | 0 | 888 | 1,040,977 | | | | |
| University of Waterloo | 42 | 53,530 | 4,278 | 3,850,809 | 73 | 85,600 | 14 | 20,300 | 4,407 | 4,010,239 | | | | |
| University of Western Ontario | 43 | 70,169 | 5,270 | 6,521,385 | 397 | 664,433 | 13 | 15,233 | 5,723 | 7,271,220 | | | | |
| Wilfrid Laurier University | 36 | 46,828 | 1,380 | 1,440,955 | 114 | 170,120 | 0 | 0 | 1,530 | 1,657,903 | | | | |
| University of Windsor | 40 | 60,068 | 2,153 | 2,696,484 | 151 | 213,580 | 6 | 10,522 | 2,350 | 2,980,654 | | | | |
| York University | 8 | 11,682 | 3,374 | 4,231,442 | 295 | 434,608 | 31 | 39,937 | 3,708 | 4,717,669 | | | | |
| Quebec | | | | | | | | | | | | | | |
| Concordia University | 13 | 18,072 | 236 | 268,793 | 18 | 31,768 | 0 | 0 | 267 | 318,633 | | | | |
| Laval University | 30 | 31,526 | 122 | 152,317 | 22 | 32,945 | 2 | 1,400 | 176 | 218,188 | | | | |
| McGill University | 25 | 42,940 | 353 | 477,441 | 57 | 103,131 | 10 | 21,436 | 445 | 644,948 | | | | |
| University of Montreal | 8 | 11,020 | 72 | 86,014 | 28 | 40,217 | 3 | 3,708 | 111 | 140,959 | | | | |
| New Brunswick | | | | | | | | | | | | | | |
| Université de Moncton | 287 | 329,518 | 1,690 | 1,955,763 | 55 | 63,803 | 1 | 400 | 2,033 | 2,349,484 | | | | |
| Mount Allison University | 5 | 6,460 | 589 | 799,068 | 3 | 3,200 | 0 | 0 | 597 | 808,728 | | | | |
| University of New Brunswick | 17 | 26,938 | 2,356 | 2,956,196 | 26 | 39,057 | 1 | 1,800 | 2,400 | 3,023,991 | | | | |
| St. Thomas University | 1 | 1,400 | 466 | 569,433 | 0 | 0 | 0 | 0 | 467 | 570,833 | | | | |
| Nova Scotia | | | | | | | | | | | | | | |
| Acadia University | 22 | 25,662 | 1,544 | 2,039,782 | 20 | 27,391 | 1 | 2,362 | 1,587 | 2,095,197 | | | | |
| College of Cape Breton | 331 | 407,727 | 343 | 415,900 | 0 | 0 | 0 | 0 | 674 | 823,627 | | | | |
| Dalhousie University | 98 | 141,564 | 2,550 | 3,424,736 | 210 | 294,623 | 28 | 45,096 | 2,886 | 3,906,019 | | | | |
| University of King's College | 0 | 0 | 162 | 208,441 | 0 | 0 | 0 | 0 | 162 | 208,441 | | | | |
| Mount Saint Vincent University | 79 | 90,032 | 660 | 824,634 | 5 | 6,540 | 0 | 0 | 744 | 921,206 | | | | |
| Nova Scotia College of Art and Design | 7 | 10,198 | 307 | 395,245 | 1 | 1,800 | 0 | 0 | 315 | 407,243 | | | | |
| Nova Scotia Technical College | 20 | 30,601 | 360 | 429,617 | 8 | 11,870 | 1 | 1,400 | 389 | 473,488 | | | | |
| St. Francis Xavier University | 64 | 82,952 | 1,272 | 1,778,553 | 0 | 0 | 0 | 0 | 1,336 | 1,861,505 | | | | |
| St. Mary's University | 15 | 20,663 | 972 | 1,196,102 | 29 | 39,028 | 0 | 0 | 966 | 1,255,793 | | | | |

| | | | | | | | | | | |
|---|--------|------------|--------|-------------|-------|-----------|-----|---------|---------|-------------|
| <i>Prince Edward Island</i> University of Prince Edward Island | 28 | 35,313 | 535 | 775,945 | 1 | 314 | 0 | 0 | 564 | 811,572 |
| <i>Newfoundland</i> Memorial University | 20 | 15,338 | 8,179 | 4,850,060 | 64 | 45,512 | 6 | 9,974 | 8,269 | 4,920,884 |
| Other universities in Canada*** | 200 | 280,017 | 487 | 571,627 | 57 | 77,243 | 3 | 5,337 | 747 | 934,224 |
| Sub-total — Universities in Canada | 3,925 | 5,189,227 | 93,149 | 110,544,021 | 3,782 | 5,621,717 | 366 | 540,245 | 101,222 | 121,895,210 |
| Universities outside Canada (by location) | | | | | | | | | | |
| United States of America | 142 | 247,618 | 1,530 | 2,648,265 | 455 | 809,507 | 133 | 237,000 | 2,260 | 3,942,390 |
| United Kingdom | 5 | 10,011 | 55 | 104,494 | 38 | 81,513 | 32 | 66,962 | 130 | 262,980 |
| Rest of Europe | 50 | 82,989 | 40 | 61,306 | 15 | 27,010 | 17 | 36,614 | 122 | 207,919 |
| Rest of World | 13 | 23,181 | 28 | 58,948 | 3 | 6,290 | 3 | 5,548 | 47 | 93,967 |
| Sub-total — Universities outside of Canada | 210 | 363,799 | 1,653 | 2,873,013 | 511 | 924,320 | 185 | 346,124 | 2,559 | 4,507,256 |
| Total — All universities | 4,135 | 5,553,026 | 94,802 | 113,417,034 | 4,293 | 6,546,037 | 551 | 886,369 | 103,781 | 126,402,466 |
| Other post-secondary institutions (by type) in Canada and rest of world | | | | | | | | | | |
| Junior college | 7,230 | 9,842,184 | 192 | 258,166 | 4 | 7,770 | 0 | 0 | 7,426 | 10,108,120 |
| Nursing school | 1,688 | 2,397,317 | 29 | 25,688 | 0 | 0 | 0 | 0 | 1,717 | 2,423,005 |
| Private institutions | 7,776 | 12,941,666 | 825 | 1,264,559 | 105 | 174,989 | 6 | 8,800 | 8,712 | 14,390,014 |
| Teacher training institutions | 326 | 421,334 | 12 | 16,311 | 5 | 12,435 | 1 | 1,860 | 344 | 451,940 |
| Technical and vocational training institutions | 39,138 | 45,526,771 | 422 | 515,302 | 17 | 24,928 | 6 | 8,681 | 39,583 | 46,075,682 |
| Total — Other than universities | 56,158 | 71,129,272 | 1,480 | 2,080,026 | 131 | 220,122 | 13 | 19,341 | 57,782 | 73,448,761 |
| Grand total — All institutions | 60,293 | 76,682,298 | 96,282 | 115,497,060 | 4,424 | 6,766,159 | 564 | 905,710 | 161,563 | 199,851,227 |

*Includes diploma, certificate and other programs at equivalent level.

**Includes second undergraduate and first professional degrees.

***Includes universities with less than 100 certificates issued.

TABLE 2A
Distribution of certificates negotiated for non-degree courses by province or country
in which educational institution is located for the loan year ended July 31, 1982

| Location of educational institution attended | Field of Study | | | | | | | | | | | Total |
|--|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-----|----------|----------|-----------------------------|--------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | Trades and technology | |
| British Columbia | 1,290 | 236 | 2,150 | 769 | 61 | 698 | 940 | 58 | 3 | 34 | 711 | 6,950 |
| Alberta | 1,791 | 421 | 867 | 726 | 60 | 1,315 | 834 | 81 | 14 | 46 | 882 | 7,037 |
| Saskatchewan | 649 | 80 | 89 | 68 | 60 | 231 | 760 | 0 | 3 | 133 | 321 | 2,394 |
| Manitoba | 558 | 17 | 91 | 58 | 25 | 180 | 463 | 1 | 0 | 22 | 194 | 1,609 |
| Ontario | 8,577 | 468 | 7,251 | 2,293 | 60 | 8,751 | 4,875 | 40 | 97 | 122 | 3,124 | 35,658 |
| Quebec | 24 | 18 | 106 | 15 | 8 | 7 | 21 | 3 | 4 | 3 | 14 | 223 |
| New Brunswick | 649 | 20 | 90 | 16 | 0 | 334 | 497 | 2 | 4 | 24 | 183 | 1,819 |
| Nova Scotia | 502 | 73 | 62 | 356 | 40 | 426 | 511 | 29 | 4 | 3 | 271 | 2,277 |
| Prince Edward Island | 102 | 3 | 20 | 32 | 7 | 101 | 57 | 0 | 0 | 0 | 37 | 359 |
| Newfoundland | 381 | 37 | 29 | 42 | 0 | 281 | 482 | 0 | 2 | 0 | 221 | 1,475 |
| Yukon and Northwest Territories | 0 | 0 | 0 | 0 | 4 | 0 | 1 | 0 | 0 | 0 | 0 | 5 |
| United States | 51 | 18 | 108 | 36 | 5 | 41 | 37 | 7 | 12 | 37 | 35 | 387 |
| United Kingdom | 1 | 1 | 16 | 2 | 0 | 1 | 3 | 1 | 0 | 0 | 1 | 26 |
| Rest of Europe | 0 | 0 | 26 | 2 | 2 | 1 | 0 | 0 | 26 | 0 | 1 | 58 |
| Rest of World | 0 | 1 | 0 | 0 | 2 | 0 | 1 | 0 | 10 | 2 | 0 | 16 |
| Total | 14,575 | 1,393 | 10,905 | 4,415 | 334 | 12,367 | 9,482 | 222 | 179 | 426 | 5,995 | 60,293 |

Distribution of certificates negotiated for undergraduate courses* by province or country in which educational institution is located for the loan year ended July 31, 1982

| Location of educational institution attended | Field of Study | | | | | | | | | | | Total |
|--|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-------|----------|----------|-----------------------------|--------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | Trades and technology | |
| British Columbia | 443 | 192 | 4,929 | 1,183 | 101 | 561 | 328 | 470 | 298 | 17 | 2 | 8,524 |
| Alberta | 665 | 157 | 3,481 | 2,075 | 163 | 698 | 434 | 305 | 447 | 26 | 4 | 8,455 |
| Saskatchewan | 773 | 336 | 2,106 | 1,422 | 120 | 444 | 338 | 252 | 251 | 88 | 0 | 6,130 |
| Manitoba | 184 | 91 | 1,951 | 679 | 60 | 301 | 175 | 77 | 162 | 32 | 15 | 3,727 |
| Ontario | 3,739 | 891 | 26,751 | 2,424 | 449 | 4,158 | 2,435 | 1,749 | 1,583 | 156 | 21 | 44,356 |
| Quebec | 95 | 26 | 535 | 38 | 19 | 61 | 26 | 37 | 70 | 8 | 0 | 915 |
| New Brunswick | 1,023 | 177 | 1,865 | 1,137 | 0 | 495 | 249 | 193 | 3 | 16 | 0 | 5,158 |
| Nova Scotia | 1,517 | 59 | 4,600 | 601 | 55 | 543 | 350 | 305 | 289 | 8 | 5 | 8,332 |
| Prince Edward Island | 160 | 0 | 332 | 51 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 545 |
| Newfoundland | 772 | 8 | 4,040 | 2,309 | 0 | 388 | 401 | 0 | 330 | 1 | 4 | 8,253 |
| Yukon and Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 207 | 21 | 675 | 261 | 6 | 252 | 193 | 26 | 33 | 58 | 12 | 1,744 |
| United Kingdom | 0 | 1 | 26 | 3 | 2 | 4 | 3 | 24 | 3 | 1 | 1 | 68 |
| Rest of Europe | 3 | 1 | 20 | 3 | 1 | 0 | 0 | 0 | 12 | 4 | 0 | 45 |
| Rest of World | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 30 |
| Total | 9,581 | 1,960 | 51,319 | 12,186 | 976 | 7,905 | 4,933 | 3,441 | 3,501 | 416 | 64 | 96,282 |

*Including second undergraduate and first professional degrees.

TABLE 2C
Distribution of certificates negotiated for master's degree courses by province or country
in which educational institution is located for the loan year ended July 31, 1982.

| Location of educational institution attended | Field of Study | | | | | | | | | | | Total |
|--|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-----|----------|----------|-----------------------------|-------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | Trades and technology | |
| British Columbia | 83 | 11 | 231 | 49 | 0 | 13 | 14 | 3 | 2 | 13 | 2 | 421 |
| Alberta | 23 | 12 | 96 | 40 | 2 | 44 | 8 | 2 | 2 | 1 | 0 | 230 |
| Saskatchewan | 26 | 4 | 41 | 13 | 0 | 3 | 3 | 0 | 0 | 33 | 0 | 123 |
| Manitoba | 25 | 5 | 93 | 20 | 2 | 65 | 2 | 0 | 0 | 12 | 1 | 225 |
| Ontario | 732 | 36 | 880 | 277 | 4 | 58 | 117 | 15 | 16 | 150 | 0 | 2,285 |
| Quebec | 31 | 3 | 76 | 9 | 0 | 2 | 9 | 0 | 2 | 1 | 0 | 133 |
| New Brunswick | 25 | 0 | 30 | 25 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 84 |
| Nova Scotia | 145 | 0 | 92 | 19 | 0 | 3 | 8 | 3 | 0 | 16 | 0 | 286 |
| Prince Edward Island | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Newfoundland | 9 | 0 | 16 | 38 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 64 |
| Yukon and Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 78 | 6 | 184 | 71 | 6 | 37 | 46 | 6 | 3 | 66 | 2 | 505 |
| United Kingdom | 2 | 2 | 28 | 2 | 0 | 2 | 0 | 8 | 1 | 1 | 0 | 46 |
| Rest of Europe | 2 | 0 | 11 | 0 | 0 | 1 | 0 | 0 | 4 | 0 | 0 | 18 |
| Rest of World | 1 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| Total | 1,182 | 79 | 1,781 | 563 | 14 | 231 | 209 | 37 | 30 | 293 | 5 | 4,424 |

TABLE 2D
Distribution of certificates negotiated for doctoral degree courses by province or country
in which educational institution is located for the loan year ended July 31, 1982

| Location of educational institution attended | Field of Study | | | | | | | | | | | Total |
|--|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-----|----------|----------|-----------------------------|-------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | Trades and technology | |
| British Columbia | 0 | 0 | 20 | 6 | 1 | 1 | 0 | 2 | 1 | 0 | 0 | 31 |
| Alberta | 3 | 1 | 4 | 11 | 1 | 2 | 0 | 0 | 7 | 0 | 0 | 29 |
| Saskatchewan | 0 | 1 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 |
| Manitoba | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 11 |
| Ontario | 1 | 8 | 173 | 20 | 0 | 9 | 14 | 1 | 6 | 6 | 0 | 238 |
| Quebec | 2 | 2 | 4 | 0 | 4 | 0 | 0 | 0 | 4 | 0 | 0 | 16 |
| New Brunswick | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Nova Scotia | 0 | 0 | 4 | 2 | 6 | 0 | 0 | 0 | 19 | 0 | 0 | 31 |
| Prince Edward Island | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Newfoundland | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 6 |
| Yukon and Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 2 | 7 | 72 | 21 | 4 | 1 | 19 | 1 | 9 | 3 | 1 | 140 |
| United Kingdom | 0 | 0 | 27 | 0 | 0 | 1 | 0 | 2 | 0 | 2 | 0 | 32 |
| Rest of Europe | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 17 |
| Rest of World | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 3 |
| Total | 8 | 19 | 332 | 60 | 16 | 14 | 33 | 6 | 64 | 11 | 1 | 564 |

TABLE 2E
Distribution of certificates negotiated for all courses by province or country
in which educational institution is located for the loan year ended July 31, 1982

| Location of educational institution attended | Field of Study | | | | | | | | | | Total |
|---|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-------|----------|----------|-----------------------------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | Trades and technology |
| British Columbia | 1,816 | 439 | 7,330 | 2,007 | 163 | 1,273 | 1,282 | 533 | 304 | 64 | 715 |
| Alberta | 2,482 | 591 | 4,448 | 2,852 | 226 | 2,059 | 1,276 | 388 | 470 | 73 | 886 |
| Saskatchewan | 1,448 | 421 | 2,243 | 1,503 | 180 | 678 | 1,101 | 252 | 254 | 254 | 321 |
| Manitoba | 767 | 113 | 2,145 | 757 | 87 | 546 | 640 | 78 | 163 | 66 | 210 |
| Ontario | 13,049 | 1,403 | 35,055 | 5,014 | 513 | 12,976 | 7,441 | 1,805 | 1,702 | 434 | 3,145 |
| Quebec | 152 | 49 | 721 | 62 | 31 | 70 | 56 | 40 | 80 | 12 | 14 |
| New Brunswick | 1,697 | 197 | 1,987 | 1,178 | 0 | 831 | 748 | 195 | 7 | 40 | 183 |
| Nova Scotia | 2,164 | 132 | 4,758 | 978 | 101 | 972 | 869 | 337 | 312 | 27 | 276 |
| Prince Edward Island | 262 | 3 | 353 | 83 | 1 | 58 | 0 | 0 | 1 | 37 | 905 |
| Newfoundland | 1,162 | 45 | 4,085 | 2,389 | 0 | 670 | 883 | 0 | 338 | 1 | 225 |
| Yukon and Northwest Territories | 0 | 0 | 0 | 0 | 4 | 0 | 1 | 0 | 0 | 0 | 0 |
| United States | 338 | 52 | 1,039 | 389 | 21 | 331 | 295 | 40 | 57 | 164 | 50 |
| United Kingdom | 3 | 4 | 97 | 7 | 2 | 8 | 6 | 35 | 4 | 4 | 2 |
| Rest of Europe | 5 | 1 | 65 | 5 | 3 | 2 | 0 | 1 | 51 | 4 | 1 |
| Rest of World | 1 | 1 | 11 | 0 | 2 | 0 | 1 | 2 | 32 | 2 | 0 |
| Total | 25,346 | 3,451 | 64,337 | 17,224 | 1,340 | 20,517 | 14,657 | 3,706 | 3,774 | 1,146 | 6,065 |
| | | | | | | | | | | | 161,563 |

TABLE 3
Distribution of certificates by province of issue, location of
institution attended and level of study for the loan year ended
July 31, 1982

| Location and of study | Province of Issue | | | | | | | | | | Total |
|--------------------------|---------------------|---------|-------------------|----------|---------|------------------|----------------|----------------------------|-------------------|-------------------------------------|--------|
| | British Columbia | Alberta | Saskat- chewan | Manitoba | Ontario | New Brunswick | Nova Scotia | Prince Edward Island | Newfound- land | Yukon & Northwest Territories | |
| <i>British Columbia</i> | | | | | | | | | | | |
| Non-degree | 6,659 | 127 | 30 | 36 | 82 | 5 | 5 | 2 | 1 | 3 | 6,950 |
| Undergraduate | 7,634 | 355 | 100 | 51 | 268 | 10 | 21 | 8 | 15 | 62 | 8,524 |
| Masters | 288 | 44 | 6 | 10 | 59 | 4 | 5 | 0 | 3 | 2 | 421 |
| Doctorate | 24 | 3 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 31 |
| <i>Alberta</i> | | | | | | | | | | | |
| Non-degree | 167 | 6,263 | 401 | 72 | 77 | 9 | 26 | 13 | 3 | 6 | 7,037 |
| Undergraduate | 268 | 7,691 | 145 | 44 | 179 | 21 | 33 | 6 | 24 | 44 | 8,455 |
| Masters | 4 | 173 | 15 | 7 | 23 | 3 | 2 | 0 | 2 | 1 | 230 |
| Doctorate | 2 | 15 | 5 | 0 | 6 | 0 | 0 | 0 | 0 | 1 | 29 |
| <i>Saskatchewan</i> | | | | | | | | | | | |
| Non-degree | 13 | 35 | 2,299 | 22 | 16 | 3 | 4 | 0 | 2 | 0 | 2,394 |
| Undergraduate | 98 | 178 | 5,732 | 41 | 61 | 3 | 5 | 2 | 5 | 5 | 6,130 |
| Masters | 2 | 14 | 96 | 4 | 5 | 2 | 0 | 0 | 0 | 0 | 123 |
| Doctorate | 1 | 0 | 6 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 8 |
| <i>Manitoba</i> | | | | | | | | | | | |
| Non-degree | 6 | 15 | 33 | 1,503 | 43 | 4 | 4 | 1 | 0 | 0 | 1,609 |
| Undergraduate | 57 | 82 | 94 | 3,284 | 176 | 13 | 12 | 1 | 5 | 3 | 3,727 |
| Masters | 4 | 13 | 20 | 159 | 24 | 0 | 2 | 0 | 3 | 0 | 225 |
| Doctorate | 0 | 3 | 0 | 6 | 2 | 0 | 0 | 0 | 0 | 0 | 11 |
| <i>Ontario</i> | | | | | | | | | | | |
| Non-degree | 112 | 111 | 64 | 55 | 34,351 | 199 | 374 | 99 | 292 | 1 | 35,658 |
| Undergraduate | 399 | 428 | 191 | 140 | 42,272 | 275 | 291 | 46 | 285 | 29 | 44,356 |
| Masters | 49 | 71 | 22 | 32 | 1,928 | 59 | 58 | 14 | 51 | 1 | 2,285 |
| Doctorate | 8 | 8 | 8 | 1 | 185 | 6 | 13 | 6 | 3 | 0 | 238 |
| <i>Quebec</i> | | | | | | | | | | | |
| Non-degree | 19 | 6 | 5 | 3 | 92 | 83 | 8 | 0 | 6 | 1 | 223 |
| Undergraduate | 100 | 71 | 31 | 23 | 391 | 187 | 64 | 8 | 38 | 2 | 915 |
| Masters | 6 | 10 | 4 | 8 | 74 | 21 | 7 | 2 | 1 | 0 | 133 |
| Doctorate | 0 | 1 | 0 | 1 | 9 | 4 | 0 | 1 | 0 | 0 | 16 |

Table 3 (cont.)

| Location and of study | Province of Issue | | | | | | | | | | Total |
|--|---------------------|---------|-------------------|----------|---------|------------------|----------------|----------------------------|-------------------|-------------------------------------|--------|
| | British Columbia | Alberta | Saskat- chewan | Manitoba | Ontario | New Brunswick | Nova Scotia | Prince Edward Island | Newfound- land | Yukon & Northwest Territories | |
| <i>New Brunswick</i> | | | | | | | | | | | |
| Non-degree | 0 | 6 | 0 | 0 | 8 | 1,749 | 34 | 14 | 8 | 0 | 1,819 |
| Undergraduate | 13 | 43 | 3 | 5 | 152 | 4,231 | 427 | 168 | 114 | 2 | 5,158 |
| Masters | 0 | 2 | 0 | 2 | 6 | 57 | 8 | 3 | 6 | 0 | 84 |
| Doctorate | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 |
| <i>Nova Scotia</i> | | | | | | | | | | | |
| Non-degree | 7 | 6 | 0 | 0 | 16 | 93 | 2,076 | 53 | 26 | 0 | 2,277 |
| Undergraduate | 53 | 89 | 16 | 17 | 269 | 796 | 6,440 | 322 | 325 | 5 | 8,332 |
| Masters | 4 | 8 | 4 | 3 | 34 | 32 | 170 | 14 | 16 | 1 | 286 |
| Doctorate | 0 | 0 | 0 | 1 | 0 | 2 | 7 | 21 | 0 | 0 | 31 |
| <i>Prince Edward Island</i> | | | | | | | | | | | |
| Non-degree | 0 | 2 | 0 | 1 | 5 | 30 | 43 | 270 | 8 | 0 | 359 |
| Undergraduate | 3 | 1 | 3 | 0 | 10 | 36 | 9 | 482 | 1 | 0 | 545 |
| Masters | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Doctorate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Newfoundland</i> | | | | | | | | | | | |
| Non-degree | 0 | 1 | 0 | 0 | 0 | 1 | 5 | 4 | 1,464 | 0 | 1,475 |
| Undergraduate | 2 | 4 | 1 | 1 | 26 | 40 | 24 | 1 | 8,152 | 2 | 8,253 |
| Masters | 0 | 1 | 0 | 0 | 1 | 0 | 2 | 0 | 60 | 0 | 64 |
| Doctorate | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | 0 | 0 | 6 |
| <i>Yukon and Northwest Territories</i> | | | | | | | | | | | |
| Non-degree | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 1 | 5 |
| Undergraduate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Masters | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Doctorate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Canadian total</i> | | | | | | | | | | | |
| Non-degree | 6,985 | 6,572 | 2,832 | 1,692 | 34,692 | 2,176 | 2,579 | 456 | 1,810 | 12 | 59,806 |
| Undergraduate | 8,627 | 8,942 | 6,316 | 3,606 | 43,804 | 5,612 | 7,326 | 1,044 | 8,964 | 154 | 94,395 |
| Masters | 357 | 336 | 167 | 225 | 2,155 | 178 | 254 | 33 | 142 | 5 | 3,852 |
| Doctorate | 35 | 30 | 21 | 9 | 208 | 14 | 20 | 31 | 3 | 1 | 372 |

| | | | | | | | | | | | |
|---------------------------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-----|--------|
| <i>United States</i> | | | | | | | | | | | |
| Non-degree | 31 | 139 | 25 | 9 | 152 | 18 | 7 | 6 | 0 | 0 | 387 |
| Undergraduate | 322 | 437 | 98 | 84 | 685 | 49 | 35 | 8 | 22 | 4 | 1,744 |
| Masters | 37 | 122 | 38 | 64 | 187 | 23 | 18 | 6 | 8 | 2 | 505 |
| Doctorate | 7 | 33 | 8 | 13 | 65 | 6 | 7 | 0 | 0 | 1 | 140 |
| <i>United Kingdom</i> | | | | | | | | | | | |
| Non-degree | 4 | 2 | 1 | 1 | 17 | 0 | 1 | 0 | 0 | 0 | 26 |
| Undergraduate | 16 | 20 | 2 | 3 | 14 | 2 | 3 | 4 | 3 | 1 | 68 |
| Masters | 5 | 8 | 4 | 2 | 17 | 2 | 7 | 0 | 1 | 0 | 46 |
| Doctorate | 6 | 1 | 4 | 3 | 17 | 0 | 1 | 0 | 0 | 0 | 32 |
| <i>Rest of Europe</i> | | | | | | | | | | | |
| Non-degree | 3 | 2 | 0 | 1 | 44 | 4 | 4 | 0 | 0 | 0 | 58 |
| Undergraduate | 6 | 8 | 6 | 0 | 10 | 5 | 6 | 0 | 4 | 0 | 45 |
| Masters | 2 | 0 | 0 | 2 | 13 | 1 | 0 | 0 | 0 | 0 | 18 |
| Doctorate | 0 | 1 | 2 | 1 | 11 | 2 | 0 | 0 | 0 | 0 | 17 |
| <i>Rest of world</i> | | | | | | | | | | | |
| Non-degree | 0 | 0 | 0 | 2 | 14 | 0 | 0 | 0 | 0 | 0 | 16 |
| Undergraduate | 8 | 2 | 0 | 2 | 10 | 0 | 7 | 1 | 0 | 0 | 30 |
| Masters | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| Doctorate | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 3 |
| <i>Non Canadian total</i> | | | | | | | | | | | |
| Non-degree | 38 | 143 | 26 | 13 | 227 | 22 | 12 | 6 | 0 | 0 | 487 |
| Undergraduate | 352 | 467 | 106 | 89 | 719 | 56 | 51 | 13 | 29 | 5 | 1,887 |
| Masters | 44 | 133 | 42 | 68 | 217 | 26 | 25 | 6 | 9 | 2 | 572 |
| Doctorate | 13 | 35 | 14 | 17 | 96 | 8 | 8 | 0 | 0 | 1 | 192 |
| <i>Grand total</i> | | | | | | | | | | | |
| Non-degree | 7,023 | 6,715 | 2,858 | 1,705 | 34,919 | 2,198 | 2,591 | 462 | 1,810 | 12 | 60,293 |
| Undergraduate | 8,979 | 9,409 | 6,422 | 3,695 | 44,523 | 5,668 | 7,377 | 1,057 | 8,993 | 159 | 96,282 |
| Masters | 401 | 469 | 209 | 293 | 2,372 | 204 | 279 | 39 | 151 | 7 | 4,424 |
| Doctorate | 48 | 65 | 35 | 26 | 304 | 22 | 28 | 31 | 3 | 2 | 564 |

TABLE 4
Distribution of certificates by age and level of study, sex and marital status for the loan year ended July 31, 1982

| Location of educational institution attended | 18 and under | | | | | | 19 | | | | | | 20 | | | | | |
|--|--------------------------------|----------------|------------|----------|------------|--------------|----------------|----------|------------|---------------|----------------|-----------|------------|---------------|----------------|-----------|------------|---------------|
| | Age in years and program level | | | Graduate | | | Graduate | | | Graduate | | | Graduate | | | Graduate | | |
| | Non-degree | Under-graduate | Non-degree | Masters | Doctor-ate | Non-degree | Under-graduate | Masters | Doctor-ate | Non-degree | Under-graduate | Masters | Doctor-ate | Non-degree | Under-graduate | Masters | Doctor-ate | Non-degree |
| British Columbia | 44 | 42 | 0 | 0 | 0 | 454 | 416 | 0 | 0 | 595 | 450 | 0 | 0 | 595 | 450 | 0 | 0 | 595 |
| Alberta | 105 | 57 | 0 | 0 | 0 | 1,040 | 714 | 1 | 0 | 1,149 | 815 | 2 | 0 | 1,149 | 815 | 2 | 0 | 1,149 |
| Saskatchewan | 24 | 10 | 0 | 0 | 0 | 706 | 785 | 0 | 0 | 430 | 602 | 0 | 0 | 430 | 602 | 0 | 0 | 430 |
| Manitoba | 25 | 28 | 0 | 0 | 0 | 307 | 478 | 0 | 0 | 251 | 429 | 0 | 0 | 251 | 429 | 0 | 0 | 251 |
| Ontario | 400 | 92 | 1 | 0 | 0 | 4,802 | 1,178 | 4 | 0 | 6,892 | 6,742 | 15 | 1 | 6,892 | 6,742 | 15 | 1 | 6,892 |
| Quebec | 3 | 5 | 0 | 0 | 0 | 25 | 25 | 0 | 0 | 22 | 87 | 1 | 0 | 22 | 87 | 1 | 0 | 22 |
| New Brunswick | 14 | 46 | 0 | 0 | 0 | 603 | 991 | 0 | 0 | 505 | 1,045 | 3 | 0 | 505 | 1,045 | 3 | 0 | 505 |
| Nova Scotia | 32 | 92 | 0 | 0 | 0 | 481 | 1,136 | 0 | 0 | 540 | 1,418 | 1 | 0 | 540 | 1,418 | 1 | 0 | 540 |
| Prince Edward Island | 4 | 19 | 0 | 0 | 0 | 56 | 112 | 0 | 0 | 95 | 107 | 0 | 0 | 95 | 107 | 0 | 0 | 95 |
| Newfoundland | 399 | 1,656 | 0 | 0 | 0 | 341 | 1,323 | 0 | 0 | 185 | 1,118 | 0 | 0 | 185 | 1,118 | 0 | 0 | 185 |
| Yukon and Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 5 | 7 | 0 | 0 | 0 | 53 | 131 | 2 | 0 | 69 | 222 | 1 | 0 | 69 | 222 | 1 | 0 | 69 |
| United Kingdom | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 |
| Rest of Europe | 1 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 1 | 0 | 0 |
| Rest of World | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |
| Total | 1,057 | 2,054 | 1 | 0 | 0 | 8,870 | 7,290 | 7 | 0 | 10,733 | 13,039 | 24 | 1 | 10,733 | 13,039 | 24 | 1 | 10,733 |
| Male | 355 | 933 | 0 | 0 | 0 | 2,986 | 3,016 | 3 | 0 | 4,203 | 5,871 | 11 | 0 | 4,203 | 5,871 | 11 | 0 | 4,203 |
| | 0 | 0 | 0 | 0 | 0 | 9 | 4 | 0 | 0 | 32 | 36 | 0 | 0 | 32 | 36 | 0 | 0 | 32 |
| Female | 701 | 1,121 | 1 | 0 | 0 | 5,841 | 4,263 | 4 | 0 | 6,404 | 7,074 | 13 | 1 | 6,404 | 7,074 | 13 | 1 | 6,404 |
| | 1 | 0 | 0 | 0 | 0 | 34 | 7 | 0 | 0 | 94 | 58 | 0 | 0 | 94 | 58 | 0 | 0 | 94 |
| Total | 1,056 | 2,054 | 1 | 0 | 0 | 8,827 | 7,279 | 7 | 0 | 10,607 | 12,945 | 24 | 1 | 10,607 | 12,945 | 24 | 1 | 10,607 |
| | 1 | 0 | 0 | 0 | 0 | 43 | 11 | 0 | 0 | 126 | 94 | 0 | 0 | 126 | 94 | 0 | 0 | 126 |

| Age in years and program level | 21 | | | 22 | | | 23 | | | | | |
|--|------------|----------------|---------|------------|------------|----------------|----------|------------|------------|----------------|---------|------------|
| | Graduate | | | Graduate | | | Graduate | | | | | |
| | Non-degree | Under-graduate | Masters | Doctor-ate | Non-degree | Under-graduate | Masters | Doctor-ate | Non-degree | Under-graduate | Masters | Doctor-ate |
| Location of educational institution attended | | | | | | | | | | | | |
| British Columbia | 666 | 583 | 0 | 0 | 653 | 878 | 5 | 0 | 684 | 1,396 | 22 | 1 |
| Alberta | 875 | 869 | 7 | 0 | 740 | 906 | 4 | 1 | 695 | 1,193 | 14 | 1 |
| Saskatchewan | 317 | 705 | 2 | 0 | 216 | 751 | 3 | 0 | 174 | 901 | 15 | 0 |
| Manitoba | 178 | 428 | 3 | 0 | 134 | 390 | 2 | 0 | 111 | 504 | 27 | 0 |
| Ontario | 5,712 | 6,809 | 9 | 7 | 4,000 | 6,917 | 45 | 2 | 2,850 | 6,497 | 167 | 2 |
| Quebec | 20 | 96 | 3 | 0 | 32 | 143 | 2 | 0 | 34 | 162 | 21 | 1 |
| New Brunswick | 227 | 751 | 0 | 0 | 124 | 723 | 0 | 0 | 71 | 497 | 10 | 0 |
| Nova Scotia | 392 | 1,410 | 3 | 0 | 207 | 1,200 | 16 | 6 | 162 | 919 | 46 | 6 |
| Prince Edward Island | 66 | 79 | 0 | 0 | 41 | 84 | 1 | 0 | 21 | 42 | 0 | 0 |
| Newfoundland | 143 | 904 | 0 | 0 | 108 | 1,090 | 0 | 0 | 105 | 697 | 3 | 0 |
| Yukon and Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 35 | 219 | 1 | 0 | 44 | 259 | 16 | 1 | 34 | 261 | 40 | 2 |
| United Kingdom | 1 | 2 | 0 | 0 | 2 | 7 | 0 | 0 | 2 | 8 | 4 | 2 |
| Rest of Europe | 4 | 3 | 0 | 0 | 9 | 4 | 1 | 0 | 4 | 9 | 5 | 0 |
| Rest of World | 0 | 1 | 0 | 0 | 1 | 2 | 0 | 0 | 0 | 3 | 1 | 0 |
| Total | 8,636 | 12,859 | 28 | 7 | 6,311 | 13,354 | 95 | 10 | 4,947 | 13,088 | 375 | 15 |
| Male | 3,757 | 5,679 | 8 | 3 | 2,954 | 6,028 | 37 | 4 | 2,342 | 6,466 | 158 | 13 |
| | 108 | 128 | 2 | 0 | 171 | 304 | 2 | 0 | 190 | 545 | 21 | 0 |
| Female | 4,621 | 6,848 | 18 | 4 | 3,027 | 6,626 | 54 | 5 | 2,277 | 5,654 | 186 | 2 |
| | 150 | 204 | 0 | 0 | 159 | 396 | 2 | 1 | 138 | 423 | 10 | 0 |
| Total | 8,378 | 12,527 | 26 | 7 | 5,981 | 12,654 | 91 | 9 | 4,619 | 12,120 | 344 | 15 |
| | 258 | 332 | 2 | 0 | 330 | 700 | 4 | 1 | 328 | 968 | 31 | 0 |

Table 4 (cont.)

| Location of educational institution attended | Age in years and program level | | | | | | | | | | | |
|--|--------------------------------|----------------|---------|------------|------------|----------------|---------|------------|------------|----------------|---------|------------|
| | 24 | | | | 25-29 | | | | 30-34 | | | |
| | Non-degree | Under-graduate | Masters | Doctor-ate | Non-degree | Under-graduate | Masters | Doctor-ate | Non-degree | Under-graduate | Masters | Doctor-ate |
| British Columbia | 646 | 1,131 | 36 | 0 | 1,906 | 2,522 | 217 | 13 | 811 | 768 | 100 | 6 |
| Alberta | 548 | 910 | 23 | 2 | 1,272 | 2,176 | 109 | 6 | 381 | 541 | 44 | 8 |
| Saskatchewan | 112 | 649 | 3 | 1 | 277 | 1,330 | 67 | 1 | 98 | 285 | 19 | 5 |
| Manitoba | 132 | 376 | 33 | 0 | 285 | 778 | 106 | 3 | 116 | 217 | 44 | 6 |
| Ontario | 2,215 | 5,038 | 384 | 6 | 5,526 | 8,466 | 1,235 | 105 | 1,839 | 1,805 | 290 | 73 |
| Quebec | 24 | 139 | 21 | 1 | 55 | 204 | 71 | 10 | 7 | 40 | 8 | 4 |
| New Brunswick | 46 | 316 | 29 | 0 | 155 | 605 | 35 | 1 | 41 | 122 | 2 | 0 |
| Nova Scotia | 104 | 663 | 58 | 6 | 268 | 1,158 | 113 | 8 | 61 | 253 | 31 | 3 |
| Prince Edward Island | 13 | 26 | 0 | 0 | 45 | 57 | 0 | 0 | 9 | 8 | 0 | 0 |
| Newfoundland and Yukon and Northwest Territories | 38 | 408 | 2 | 2 | 114 | 848 | 33 | 4 | 29 | 142 | 17 | 0 |
| United States | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 2 | 0 | 0 | 0 |
| United Kingdom | 33 | 178 | 69 | 9 | 88 | 326 | 243 | 62 | 15 | 90 | 71 | 37 |
| Rest of Europe | 7 | 8 | 7 | 2 | 8 | 26 | 24 | 14 | 2 | 9 | 7 | 11 |
| Rest of World | 6 | 7 | 1 | 1 | 28 | 17 | 8 | 12 | 3 | 4 | 2 | 2 |
| | 2 | 4 | 0 | 0 | 6 | 12 | 1 | 2 | 1 | 3 | 0 | 1 |
| Total | 3,926 | 9,853 | 666 | 30 | 10,036 | 18,525 | 2,262 | 241 | 3,415 | 4,287 | 635 | 156 |
| Male | 1,837 | 5,335 | 303 | 17 | 3,905 | 8,886 | 1,066 | 115 | 872 | 1,429 | 223 | 54 |
| single married | 232 | 562 | 45 | 2 | 1,075 | 2,254 | 307 | 54 | 532 | 818 | 157 | 56 |
| Female | 1,732 | 3,636 | 284 | 11 | 4,468 | 6,562 | 776 | 62 | 1,676 | 1,757 | 206 | 43 |
| single married | 125 | 320 | 34 | 0 | 588 | 823 | 113 | 10 | 335 | 283 | 49 | 3 |
| Total | 3,569 | 8,971 | 587 | 28 | 8,373 | 15,448 | 1,842 | 177 | 2,548 | 3,186 | 429 | 97 |
| single married | 357 | 882 | 79 | 2 | 1,663 | 3,077 | 420 | 64 | 867 | 1,101 | 206 | 59 |

| Location of educational institution attended | 35 and over | | | | Total | | | | Accumulative Total |
|--|-------------|----------------|----------|------------|------------|----------------|----------|------------|--------------------|
| | Non-degree | Under-graduate | Graduate | | Non-degree | Under-graduate | Graduate | | |
| | | | Masters | Doctor-ate | | | Masters | Doctor-ate | |
| British Columbia | 491 | 338 | 41 | 11 | 6,950 | 8,524 | 421 | 31 | 15,926 |
| Alberta | 232 | 274 | 26 | 11 | 7,037 | 8,455 | 230 | 29 | 15,751 |
| Saskatchewan | 40 | 112 | 14 | 1 | 2,394 | 6,130 | 123 | 8 | 8,655 |
| Manitoba | 70 | 99 | 10 | 2 | 1,609 | 3,727 | 225 | 11 | 5,572 |
| Ontario | 1,422 | 812 | 135 | 42 | 35,658 | 44,356 | 2,285 | 238 | 82,537 |
| Quebec | 1 | 14 | 6 | 0 | 223 | 915 | 133 | 16 | 1,287 |
| New Brunswick | 33 | 62 | 5 | 1 | 1,819 | 5,158 | 84 | 2 | 7,063 |
| Nova Scotia | 30 | 83 | 18 | 2 | 2,277 | 8,332 | 286 | 31 | 10,926 |
| Prince Edward Island | 9 | 11 | 0 | 0 | 359 | 545 | 1 | 0 | 905 |
| Newfoundland | 13 | 67 | 9 | 0 | 1,475 | 8,253 | 64 | 6 | 9,798 |
| Yukon and Northwest Territories | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 5 |
| United States | 11 | 51 | 62 | 29 | 387 | 1,744 | 505 | 140 | 2,776 |
| United Kingdom | 3 | 5 | 4 | 3 | 26 | 68 | 46 | 32 | 172 |
| Rest of Europe | 1 | 1 | 0 | 2 | 58 | 45 | 18 | 17 | 138 |
| Rest of World | 6 | 4 | 1 | 0 | 16 | 30 | 3 | 3 | 52 |
| Total | 2,362 | 1,933 | 331 | 104 | 60,293 | 96,282 | 4,424 | 564 | 161,563 |
| Male | 346 | 355 | 72 | 24 | 23,557 | 43,998 | 1,881 | 230 | 69,666 |
| | 304 | 386 | 106 | 45 | 2,653 | 5,037 | 640 | 157 | 8,487 |
| Female | 1,433 | 1,001 | 128 | 30 | 32,180 | 44,542 | 1,670 | 158 | 78,550 |
| | 279 | 191 | 25 | 5 | 1,903 | 2,705 | 233 | 19 | 4,860 |
| Total | 1,779 | 1,356 | 200 | 54 | 55,737 | 88,540 | 3,551 | 388 | 148,216 |
| | 583 | 577 | 131 | 50 | 4,556 | 7,742 | 873 | 176 | 13,347 |

Âge en années
et
niveau d'études

35 ans et plus

Total

| Province émettrice | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme | | | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Maîtrise | Diplôme | | | Total cumatif |
|-----------------------|---------------------------------|---------------------------------|------------|----------|------------|---------------------------------|---------------------------------|----------|----------|------------|--|---------------|
| | | | Docto- rat | Maîtrise | Docto- rat | | | | Maîtrise | Docto- rat | | |
| Colombie-Britannique | 491 | 338 | 41 | 11 | 6 950 | 8 524 | 421 | 31 | 15 926 | | | |
| Alberta | 232 | 274 | 26 | 11 | 7 037 | 8 455 | 230 | 29 | 15 751 | | | |
| Saskatchewan | 40 | 112 | 14 | 1 | 2 394 | 6 130 | 123 | 8 | 8 655 | | | |
| Manitoba | 70 | 99 | 10 | 2 | 1 609 | 3 727 | 225 | 11 | 5 572 | | | |
| Ontario | 1 422 | 812 | 135 | 42 | 35 658 | 44 356 | 2 285 | 238 | 82 537 | | | |
| Québec | 1 | 14 | 6 | 0 | 223 | 915 | 133 | 16 | 1 287 | | | |
| Nouveau-Brunswick | 33 | 62 | 5 | 1 | 1 819 | 5 158 | 84 | 2 | 7 063 | | | |
| Nouvelle-Écosse | 30 | 83 | 18 | 2 | 2 277 | 8 332 | 286 | 31 | 10 926 | | | |
| Île-du-Prince-Édouard | 9 | 11 | 9 | 0 | 359 | 545 | 1 | 0 | 905 | | | |
| Terre-Neuve | 13 | 67 | 9 | 0 | 1 475 | 8 253 | 64 | 6 | 9 798 | | | |
| Yukon and T. N.-O. | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 5 | | | |
| États-Unis | 11 | 51 | 62 | 29 | 387 | 1 744 | 505 | 140 | 2 776 | | | |
| Royaume-Uni | 3 | 5 | 4 | 3 | 26 | 68 | 46 | 32 | 172 | | | |
| Autres pays d'Europe | 1 | 1 | 0 | 2 | 58 | 45 | 18 | 17 | 138 | | | |
| Autres pays du monde | 6 | 4 | 1 | 0 | 16 | 30 | 3 | 3 | 52 | | | |
| Total | 2 362 | 1 933 | 331 | 104 | 60 293 | 96 282 | 4 424 | 564 | 161 563 | | | |
| Hommes | | | | | | | | | | | | |
| célibataires | 346 | 355 | 72 | 24 | 23 557 | 43 998 | 1 881 | 230 | 69 666 | | | |
| marités | 304 | 386 | 106 | 45 | 2 653 | 5 037 | 640 | 157 | 8 487 | | | |
| Femmes | | | | | | | | | | | | |
| célibataires | 1 433 | 1 001 | 128 | 30 | 32 180 | 44 542 | 1 670 | 158 | 78 550 | | | |
| marités | 279 | 191 | 25 | 5 | 1 903 | 2 705 | 233 | 19 | 4 860 | | | |
| Total | | | | | | | | | | | | |
| célibataires | 1 779 | 1 356 | 200 | 54 | 55 737 | 88 540 | 3 551 | 388 | 148 216 | | | |
| marités | 583 | 577 | 131 | 50 | 4 556 | 7 742 | 873 | 176 | 13 347 | | | |

suite Tableau 4

| Province émettrice | Études ne menant pas à un grade | Diplôme | | | Diplôme | | | Diplôme | | | | | | | |
|--|---------------------------------------|------------------------------------|----------|---------------|---------------------------------------|------------------------------------|----------|---------------|---------------------------------------|------------------------------------|----------|---------------|-----------|--|--|
| | | Études de 1 ^{er} cycle | Maîtrise | Docto- rat | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Maîtrise | Docto- rat | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Maîtrise | Docto- rat | | | |
| | | | | | | | | | | | | | | | |
| 24 ans | 25-29 ans | | | | | | | | | | | | 30-34 ans | | |
| Âge en années et niveau d'études | | | | | | | | | | | | | | | |
| Colombie-Britannique | 646 | 1 131 | 36 | 0 | 1 906 | 2 522 | 217 | 13 | 811 | 768 | 100 | 6 | | | |
| Alberta | 548 | 910 | 23 | 2 | 1 272 | 2 176 | 109 | 6 | 381 | 541 | 44 | 8 | | | |
| Saskatchewan | 112 | 649 | 3 | 1 | 277 | 1 330 | 67 | 1 | 98 | 285 | 19 | 5 | | | |
| Manitoba | 132 | 376 | 33 | 0 | 217 | 778 | 106 | 3 | 116 | 217 | 44 | 6 | | | |
| Ontario | 2 215 | 5 038 | 384 | 6 | 5 526 | 8 466 | 1 235 | 105 | 1 839 | 1 805 | 290 | 73 | | | |
| Québec | 24 | 139 | 21 | 1 | 55 | 204 | 71 | 10 | 7 | 40 | 8 | 4 | | | |
| Nouveau-Brunswick | 46 | 316 | 29 | 0 | 155 | 605 | 35 | 1 | 41 | 122 | 2 | 0 | | | |
| Nouvelle-Écosse | 104 | 663 | 58 | 6 | 268 | 1 158 | 113 | 8 | 61 | 253 | 31 | 3 | | | |
| Île-du-Prince-Édouard | 13 | 26 | 0 | 0 | 45 | .57 | 0 | 0 | 9 | 8 | 0 | 0 | | | |
| Terre-Neuve | 38 | 408 | 2 | 2 | 114 | 848 | 33 | 4 | 29 | 142 | 17 | 0 | | | |
| Yukon et T.N.-O. | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | | | |
| États-Unis | 33 | 178 | 69 | 9 | 88 | 326 | 243 | 62 | 15 | 90 | 71 | 37 | | | |
| Royaume-Uni | 7 | 8 | 7 | 2 | 8 | 26 | 24 | 14 | 2 | 9 | 7 | 11 | | | |
| Autres pays d'Europe | 6 | 7 | 1 | 1 | 28 | 17 | 8 | 12 | 3 | 4 | 2 | 2 | | | |
| Autres pays du monde | 2 | 4 | 0 | 0 | 6 | 12 | 1 | 2 | 1 | 3 | 0 | 1 | | | |
| Total | 3 926 | 9 853 | 666 | 30 | 10 036 | 18 525 | 2 262 | 241 | 3 415 | 4 287 | 635 | 156 | | | |
| Hommes | | | | | | | | | | | | | | | |
| célibataires | 1 837 | 5 335 | 303 | 17 | 3 905 | 8 886 | 1 066 | 115 | 872 | 1 429 | 223 | 54 | | | |
| mariés | 232 | 562 | 45 | 2 | 1 075 | 2 254 | 307 | 54 | 532 | 818 | 157 | 56 | | | |
| Femmes | | | | | | | | | | | | | | | |
| célibataires | 1 732 | 3 636 | 284 | 11 | 4 468 | 6 562 | 776 | 62 | 1 676 | 1 757 | 206 | 43 | | | |
| mariés | 125 | 320 | 34 | 0 | 588 | 823 | 113 | 10 | 335 | 283 | 49 | 3 | | | |
| Total | | | | | | | | | | | | | | | |
| célibataires | 3 569 | 8 971 | 587 | 28 | 8 373 | 15 448 | 1 842 | 177 | 2 548 | 3 186 | 429 | 97 | | | |
| mariés | 357 | 882 | 79 | 2 | 1 663 | 3 077 | 420 | 64 | 867 | 1 101 | 206 | 59 | | | |

| Province émettrice | Âge en années et niveau d'études | 21 ans | | | | | 22 ans | | | | | 23 ans | | | | |
|-----------------------|--|---------------------------------------|------------------------------------|----------|---------------|---------------------------------------|------------------------------------|----------|---------------|---------------------------------------|------------------------------------|----------|---------------|--|--|--|
| | | Diplôme | | | Diplôme | | | Diplôme | | | Diplôme | | | | | |
| | | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Maîtrise | Docto- rat | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Maîtrise | Docto- rat | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Maîtrise | Docto- rat | | | |
| Colombie-Britannique | | 666 | 583 | 0 | 0 | 653 | 878 | 5 | 0 | 684 | 1 396 | 22 | 1 | | | |
| Alberta | | 875 | 869 | 7 | 0 | 740 | 906 | 4 | 1 | 695 | 1 193 | 14 | 1 | | | |
| Saskatchewan | | 317 | 705 | 2 | 0 | 216 | 751 | 3 | 0 | 174 | 901 | 15 | 0 | | | |
| Manitoba | | 178 | 428 | 3 | 0 | 134 | 390 | 2 | 0 | 111 | 504 | 27 | 0 | | | |
| Ontario | | 5 712 | 6 809 | 9 | 7 | 4 000 | 6 917 | 45 | 2 | 2 850 | 6 497 | 167 | 2 | | | |
| Québec | | 20 | 96 | 3 | 0 | 32 | 143 | 2 | 0 | 34 | 162 | 21 | 1 | | | |
| Nouveau Brunswick | | 227 | 751 | 0 | 0 | 124 | 723 | 0 | 0 | 71 | 497 | 10 | 0 | | | |
| Nouvelle-Écosse | | 392 | 1 410 | 3 | 0 | 207 | 1 200 | 16 | 6 | 162 | 919 | 46 | 6 | | | |
| Île-du-Prince-Édouard | | 66 | 79 | 0 | 0 | 41 | 84 | 1 | 0 | 21 | 42 | 0 | 0 | | | |
| Terre-Neuve | | 143 | 904 | 0 | 0 | 108 | 1 090 | 0 | 0 | 105 | 697 | 3 | 0 | | | |
| Yukon et T.N.-O. | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| États-Unis | | 35 | 219 | 1 | 0 | 44 | 259 | 16 | 1 | 34 | 261 | 40 | 2 | | | |
| Royaume-Uni | | 1 | 2 | 0 | 0 | 2 | 7 | 0 | 0 | 2 | 8 | 4 | 2 | | | |
| Autres pays d'Europe | | 4 | 3 | 0 | 0 | 9 | 4 | 1 | 0 | 4 | 8 | 5 | 0 | | | |
| Autres pays du monde | | 0 | 1 | 0 | 0 | 1 | 2 | 0 | 0 | 0 | 3 | 1 | 0 | | | |
| Total | | 8 636 | 12 859 | 28 | 7 | 6 311 | 13 354 | 95 | 10 | 4 947 | 13 088 | 375 | 15 | | | |
| Hommes | | 3 757 | 5 679 | 8 | 3 | 2 954 | 6 028 | 37 | 4 | 2 342 | 6 466 | 158 | 13 | | | |
| célibataires | maris | 108 | 128 | 2 | 0 | 171 | 304 | 2 | 0 | 190 | 545 | 21 | 0 | | | |
| Femmes | | 4 621 | 6 848 | 18 | 4 | 3 027 | 6 626 | 54 | 5 | 2 277 | 5 654 | 186 | 2 | | | |
| célibataires | marées | 150 | 204 | 0 | 0 | 159 | 396 | 2 | 1 | 138 | 423 | 10 | 0 | | | |
| Total | | 8 378 | 12 527 | 26 | 7 | 5 981 | 12 654 | 91 | 9 | 4 619 | 12 120 | 344 | 15 | | | |
| célibataires | maris | 258 | 332 | 2 | 0 | 330 | 700 | 4 | 1 | 328 | 968 | 31 | 0 | | | |

TABLEAU 4
Répartition des certificats selon l'âge, le niveau d'études, le sexe et la situation de famille, pour l'année de prêt terminée le 31 juillet 1982

| Âge en années et niveau d'études | 18 ans et moins | | | | | | 19 ans | | | | | | 20 ans | | | | | |
|--|---------------------------------------|------------------------------------|----------|---------------|---------------------------------------|------------------------------------|----------|---------------|---------------------------------------|------------------------------------|----------|---------------|---------|--|--|--|--|--|
| | Diplôme | | | | | | Diplôme | | | | | | Diplôme | | | | | |
| | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Maitrise | Docto- rat | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Maitrise | Docto- rat | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Maitrise | Docto- rat | | | | | | |
| Province éméritice | | | | | | | | | | | | | | | | | | |
| Colombie-Britannique | 44 | 42 | 0 | 0 | 454 | 416 | 0 | 0 | 595 | 450 | 0 | 0 | | | | | | |
| Alberta | 105 | 57 | 0 | 0 | 1 040 | 714 | 1 | 0 | 1 149 | 815 | 2 | 0 | | | | | | |
| Saskatchewan | 24 | 10 | 0 | 0 | 706 | 785 | 0 | 0 | 430 | 602 | 0 | 0 | | | | | | |
| Manitoba | 25 | 28 | 0 | 0 | 302 | 478 | 0 | 0 | 251 | 429 | 0 | 0 | | | | | | |
| Ontario | 400 | 92 | 1 | 0 | 4 802 | 1 178 | 4 | 0 | 6 892 | 6 742 | 15 | 1 | | | | | | |
| Québec | 3 | 5 | 0 | 0 | 25 | 25 | 0 | 0 | 22 | 87 | 1 | 0 | | | | | | |
| Nouveau-Brunswick | 14 | 46 | 0 | 0 | 991 | 961 | 0 | 0 | 505 | 1 045 | 3 | 0 | | | | | | |
| Nouvelle-Écosse | 32 | 92 | 0 | 0 | 481 | 1 136 | 0 | 0 | 540 | 1 418 | 1 | 0 | | | | | | |
| Île-du-Prince-Édouard | 4 | 19 | 0 | 0 | 56 | 112 | 0 | 0 | 95 | 107 | 0 | 0 | | | | | | |
| Terre-Neuve | 399 | 1 656 | 0 | 0 | 341 | 1 323 | 0 | 0 | 185 | 1 118 | 0 | 0 | | | | | | |
| Yukon et T.N.-O. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| États-Unis | 5 | 7 | 0 | 0 | 53 | 131 | 2 | 0 | 69 | 222 | 1 | 0 | | | | | | |
| Royaume-Uni | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | | | | | | |
| Autres pays d'Europe | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | | | | | | |
| Autres pays du monde | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | | | | | | |
| Total | 1 057 | 2 054 | 1 | 0 | 8 870 | 7 290 | 7 | 0 | 10 735 | 13 039 | 24 | 1 | | | | | | |
| Hommes | | | | | | | | | | | | | | | | | | |
| célibataires | 355 | 933 | 0 | 0 | 2 986 | 3 016 | 3 | 0 | 4 203 | 5 871 | 11 | 0 | | | | | | |
| mariés | 0 | 0 | 0 | 0 | 9 | 4 | 0 | 0 | 32 | 36 | 0 | 0 | | | | | | |
| Femmes | | | | | | | | | | | | | | | | | | |
| célibataires | 701 | 1 121 | 1 | 0 | 5 841 | 4 263 | 4 | 0 | 6 404 | 7 074 | 13 | 1 | | | | | | |
| mariés | 1 | 0 | 0 | 0 | 34 | 7 | 0 | 0 | 94 | 58 | 0 | 0 | | | | | | |
| Total | 1 056 | 2 054 | 1 | 0 | 8 827 | 7 279 | 7 | 0 | 10 607 | 12 945 | 24 | 1 | | | | | | |
| célibataires | 1 056 | 2 054 | 1 | 0 | 8 827 | 7 279 | 7 | 0 | 10 607 | 12 945 | 24 | 1 | | | | | | |
| mariés | 1 | 0 | 0 | 0 | 43 | 11 | 0 | 0 | 126 | 94 | 0 | 0 | | | | | | |

États-Unis

| | | | | | | | | | | | |
|---------------------------------|-----|-----|----|----|-----|----|----|---|----|---|-------|
| Études ne menant pas à un grade | 31 | 139 | 25 | 9 | 152 | 18 | 7 | 6 | 0 | 0 | 387 |
| Études de 1 ^{er} cycle | 322 | 437 | 98 | 84 | 685 | 49 | 35 | 8 | 22 | 4 | 1 744 |
| Études de 2 ^e cycle | 37 | 122 | 38 | 64 | 187 | 23 | 18 | 6 | 8 | 2 | 505 |
| Études de 3 ^e cycle | 7 | 33 | 8 | 13 | 65 | 6 | 7 | 0 | 0 | 1 | 140 |

Royaume-Uni

| | | | | | | | | | | | |
|---------------------------------|----|----|---|---|----|---|---|---|---|---|----|
| Études ne menant pas à un grade | 4 | 2 | 1 | 1 | 17 | 0 | 1 | 0 | 0 | 0 | 26 |
| Études de 1 ^{er} cycle | 16 | 20 | 2 | 3 | 14 | 2 | 3 | 4 | 3 | 1 | 68 |
| Études de 2 ^e cycle | 5 | 8 | 4 | 2 | 17 | 2 | 7 | 0 | 1 | 0 | 46 |
| Études de 3 ^e cycle | 6 | 1 | 4 | 3 | 17 | 0 | 1 | 0 | 0 | 0 | 32 |

Autres pays d'Europe

| | | | | | | | | | | | |
|---------------------------------|---|---|---|---|----|---|---|---|---|---|----|
| Études ne menant pas à un grade | 3 | 2 | 0 | 1 | 44 | 4 | 4 | 0 | 0 | 0 | 58 |
| Études de 1 ^{er} cycle | 6 | 8 | 6 | 0 | 10 | 5 | 6 | 0 | 4 | 0 | 45 |
| Études de 2 ^e cycle | 2 | 0 | 0 | 2 | 13 | 1 | 0 | 0 | 0 | 0 | 18 |
| Études de 3 ^e cycle | 0 | 1 | 2 | 1 | 11 | 2 | 0 | 0 | 0 | 0 | 17 |

Autres pays du monde

| | | | | | | | | | | | |
|---------------------------------|---|---|---|---|----|---|---|---|---|---|----|
| Études ne menant pas à un grade | 0 | 0 | 0 | 2 | 14 | 0 | 0 | 0 | 0 | 0 | 16 |
| Études de 1 ^{er} cycle | 8 | 2 | 0 | 2 | 10 | 0 | 7 | 1 | 0 | 0 | 30 |
| Études de 2 ^e cycle | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 3 |

Total — Établissements étrangers

| | | | | | | | | | | | |
|---------------------------------|-----|-----|-----|----|-----|----|----|----|----|---|-------|
| Études ne menant pas à un grade | 38 | 143 | 26 | 13 | 227 | 22 | 12 | 6 | 0 | 0 | 487 |
| Études de 1 ^{er} cycle | 352 | 467 | 106 | 89 | 719 | 56 | 51 | 13 | 29 | 5 | 1 887 |
| Études de 2 ^e cycle | 44 | 133 | 42 | 68 | 217 | 26 | 25 | 6 | 9 | 2 | 572 |
| Études de 3 ^e cycle | 13 | 35 | 14 | 17 | 96 | 8 | 8 | 0 | 0 | 1 | 192 |

Grand total

| | | | | | | | | | | | |
|---------------------------------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-----|--------|
| Études ne menant pas à un grade | 7 023 | 6 715 | 2 858 | 1 705 | 34 919 | 2 198 | 2 591 | 462 | 1 810 | 12 | 60 293 |
| Études de 1 ^{er} cycle | 8 979 | 9 409 | 6 422 | 3 695 | 44 523 | 5 668 | 7 377 | 1 057 | 8 993 | 159 | 96 282 |
| Études de 2 ^e cycle | 401 | 469 | 209 | 293 | 2 372 | 204 | 279 | 39 | 151 | 7 | 4 424 |
| Études de 3 ^e cycle | 48 | 65 | 35 | 26 | 304 | 22 | 28 | 31 | 3 | 2 | 564 |

suite Tableau 3

| Lieu et niveau d'études | Province émettrice | | | | | | | | | | Yukon et Territoires du Nord-Ouest | Total |
|---|--------------------------|---------|-------------------|----------|---------|----------------------|---------------------|-------------------------------|-----------------|-----|--|-------|
| | Colombie- Britannique | Alberta | Saskat- chewan | Manitoba | Ontario | Nouveau Brunswick | Nouvelle- Écosse | Île- du-Prince- Édouard | Terre- Neuve | | | |
| <i>Nouveau-Brunswick</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 6 | 0 | 0 | 8 | 1 749 | 34 | 14 | 8 | 0 | 1 819 | |
| Études de 1 ^{re} cycle | 13 | 43 | 3 | 5 | 152 | 4 231 | 427 | 168 | 114 | 2 | 5 158 | |
| Études de 2 ^e cycle | 0 | 2 | 0 | 2 | 6 | 57 | 8 | 3 | 6 | 0 | 84 | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | |
| <i>Nouvelle-Écosse</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 7 | 6 | 0 | 0 | 16 | 93 | 2 076 | 53 | 26 | 0 | 2 277 | |
| Études de 1 ^{re} cycle | 53 | 89 | 16 | 17 | 269 | 796 | 6 440 | 322 | 325 | 5 | 8 332 | |
| Études de 2 ^e cycle | 4 | 8 | 4 | 3 | 34 | 32 | 170 | 14 | 16 | 1 | 286 | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 1 | 0 | 2 | 7 | 21 | 0 | 0 | 31 | |
| <i>Île-du-Prince-Édouard</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 2 | 0 | 1 | 5 | 30 | 43 | 270 | 8 | 0 | 359 | |
| Études de 1 ^{re} cycle | 3 | 1 | 3 | 0 | 10 | 36 | 9 | 482 | 1 | 0 | 545 | |
| Études de 2 ^e cycle | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| <i>Terre-Neuve</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 1 | 0 | 0 | 0 | 1 | 5 | 4 | 1 464 | 0 | 1 475 | |
| Études de 1 ^{re} cycle | 2 | 4 | 1 | 1 | 26 | 40 | 24 | 1 | 8 152 | 2 | 8 253 | |
| Études de 2 ^e cycle | 0 | 1 | 0 | 0 | 1 | 0 | 2 | 0 | 60 | 0 | 64 | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | 0 | 0 | 6 | |
| <i>Yukon et Territoires du Nord-Ouest</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 1 | 5 | |
| Études de 1 ^{re} cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Études de 2 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| <i>Total — Établissements canadiens</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 6 985 | 6 572 | 2 832 | 1 692 | 34 692 | 2 176 | 2 579 | 456 | 1 810 | 12 | 59 806 | |
| Études de 1 ^{re} cycle | 8 627 | 8 942 | 6 316 | 3 606 | 43 804 | 5 612 | 7 326 | 1 044 | 8 964 | 154 | 94 395 | |
| Études de 2 ^e cycle | 357 | 336 | 167 | 225 | 2 155 | 178 | 254 | 33 | 142 | 5 | 3 852 | |
| Études de 3 ^e cycle | 35 | 30 | 21 | 9 | 208 | 14 | 20 | 31 | 3 | 1 | 372 | |

TABLEAU 3
Répartition des certificats selon la province émettrice, le lieu d'établissement de la maison d'enseignement fréquentée et le niveau d'études, pour l'année de prêt terminée le 31 juillet 1982

| Lieu et niveau d'études | Province émettrice | | | | | | | | | | Yukon et Territoires du Nord-Ouest | Total |
|---------------------------------|----------------------|---------|--------------|----------|---------|-------------------|-----------------|-----------------------|-------------|----|------------------------------------|-------|
| | Colombie-Britannique | Alberta | Saskatchewan | Manitoba | Ontario | Nouveau-Brunswick | Nouvelle-Écosse | Île-du-Prince-Édouard | Terre-Neuve | | | |
| <i>Colombie-Britannique</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 6 659 | 127 | 30 | 36 | 82 | 5 | 5 | 2 | 1 | 3 | 6 950 | |
| Études de 1 ^{er} cycle | 7 634 | 355 | 100 | 51 | 268 | 10 | 21 | 8 | 15 | 62 | 8 524 | |
| Études de 2 ^e cycle | 288 | 44 | 6 | 10 | 59 | 4 | 5 | 0 | 3 | 2 | 421 | |
| Études de 3 ^e cycle | 24 | 3 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 31 | |
| <i>Alberta</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 167 | 6 263 | 401 | 72 | 77 | 9 | 26 | 13 | 3 | 6 | 7 037 | |
| Études de 1 ^{er} cycle | 268 | 7 691 | 145 | 44 | 179 | 21 | 33 | 6 | 24 | 44 | 8 455 | |
| Études de 2 ^e cycle | 4 | 173 | 15 | 7 | 23 | 3 | 2 | 0 | 2 | 1 | 230 | |
| Études de 3 ^e cycle | 2 | 15 | 5 | 0 | 6 | 0 | 0 | 0 | 0 | 1 | 29 | |
| <i>Saskatchewan</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 13 | 35 | 2 299 | 22 | 16 | 3 | 4 | 0 | 2 | 0 | 2 394 | |
| Études de 1 ^{er} cycle | 98 | 178 | 5 732 | 41 | 61 | 3 | 5 | 2 | 5 | 5 | 6 130 | |
| Études de 2 ^e cycle | 2 | 14 | 96 | 4 | 5 | 2 | 0 | 0 | 0 | 0 | 123 | |
| Études de 3 ^e cycle | 1 | 0 | 6 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 8 | |
| <i>Manitoba</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 6 | 15 | 33 | 1 503 | 43 | 4 | 4 | 1 | 0 | 0 | 1 609 | |
| Études de 1 ^{er} cycle | 57 | 82 | 94 | 3 284 | 176 | 13 | 12 | 1 | 5 | 3 | 3 727 | |
| Études de 2 ^e cycle | 4 | 13 | 20 | 159 | 24 | 0 | 2 | 0 | 3 | 0 | 225 | |
| Études de 3 ^e cycle | 0 | 3 | 0 | 6 | 2 | 0 | 0 | 0 | 0 | 0 | 11 | |
| <i>Ontario</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 112 | 111 | 64 | 55 | 34 351 | 199 | 374 | 99 | 292 | 1 | 35 658 | |
| Études de 1 ^{er} cycle | 399 | 428 | 191 | 140 | 42 272 | 275 | 291 | 46 | 285 | 29 | 44 356 | |
| Études de 2 ^e cycle | 49 | 71 | 22 | 32 | 1 928 | 59 | 58 | 14 | 51 | 1 | 2 285 | |
| Études de 3 ^e cycle | 8 | 8 | 8 | 1 | 185 | 6 | 13 | 6 | 3 | 0 | 238 | |
| <i>Québec</i> | | | | | | | | | | | | |
| Études ne menant pas à un grade | 19 | 6 | 5 | 3 | 92 | 83 | 8 | 0 | 6 | 1 | 223 | |
| Études de 1 ^{er} cycle | 100 | 71 | 31 | 23 | 391 | 187 | 64 | 8 | 38 | 2 | 915 | |
| Études de 2 ^e cycle | 6 | 10 | 4 | 8 | 74 | 21 | 7 | 2 | 1 | 0 | 133 | |
| Études de 3 ^e cycle | 0 | 1 | 0 | 1 | 9 | 4 | 0 | 1 | 0 | 0 | 16 | |

TABLEAU 2E
Répartition des certificats utilisés aux fins d'études de toutes catégories, selon la province ou le
pays de l'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 31 juillet 1982

| Lieu de l'établissement fréquenté | Domaine d'études | | | | | | | | | | | | Total |
|--------------------------------------|---------------------------------------|-------------|------------------------|-----------------------------|-----------------|--------------------------------------|-------------------------|-------|----------|-----------|------------|---------|-------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Services collec- tifs | Art dentaire | Ingénierie et techno- logie | Services de santé | Droit | Médecine | Théologie | Techniques | | |
| Colombie-Britannique | 1 816 | 439 | 7 330 | 2 007 | 163 | 1 273 | 1 282 | 533 | 304 | 64 | 715 | 15 926 | |
| Alberta | 2 482 | 591 | 4 448 | 2 852 | 226 | 2 059 | 1 276 | 388 | 470 | 73 | 886 | 15 751 | |
| Saskatchewan | 1 448 | 421 | 2 243 | 1 503 | 180 | 678 | 1 101 | 252 | 254 | 254 | 321 | 8 655 | |
| Manitoba | 767 | 113 | 2 145 | 757 | 87 | 546 | 640 | 78 | 163 | 66 | 210 | 5 572 | |
| Ontario | 13 049 | 1 403 | 35 055 | 5 014 | 513 | 12 976 | 7 441 | 1 805 | 1 702 | 434 | 3 145 | 82 537 | |
| Québec | 152 | 49 | 721 | 62 | 31 | 70 | 56 | 40 | 80 | 12 | 14 | 1 287 | |
| Nouveau-Brunswick | 1 697 | 197 | 1 987 | 1 178 | 0 | 831 | 748 | 195 | 7 | 40 | 183 | 7 063 | |
| Nouvelle-Ecosse | 2 164 | 132 | 4 758 | 978 | 101 | 972 | 869 | 337 | 312 | 27 | 276 | 10 926 | |
| Île-du-Prince-Édouard | 262 | 3 | 353 | 83 | 7 | 101 | 58 | 0 | 0 | 1 | 37 | 905 | |
| Terre-Neuve | 1 162 | 45 | 4 085 | 2 389 | 0 | 670 | 883 | 0 | 338 | 1 | 225 | 9 798 | |
| Yukon et T.N.-O. | 0 | 0 | 0 | 0 | 4 | 0 | 1 | 0 | 0 | 0 | 0 | 5 | |
| États-Unis | 338 | 52 | 1 039 | 389 | 21 | 331 | 295 | 40 | 57 | 164 | 50 | 2 776 | |
| Royaume-Uni | 3 | 4 | 97 | 7 | 2 | 8 | 6 | 35 | 4 | 4 | 2 | 172 | |
| Autres pays d'Europe | 5 | 1 | 65 | 5 | 3 | 2 | 0 | 1 | 51 | 4 | 1 | 138 | |
| Autres pays du monde | 1 | 1 | 11 | 0 | 2 | 0 | 1 | 2 | 32 | 2 | 0 | 52 | |
| Total | 25 346 | 3 451 | 64 337 | 17 224 | 1 340 | 20 517 | 14 657 | 3 706 | 3 774 | 1 146 | 6 065 | 161 563 | |

TABLEAU 2D
Répartition des certificats utilisés aux fins d'études de doctorat, selon la province
ou le pays de l'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 31 juillet 1982

| Lieu de l'établissement fréquenté | Domaine d'études | | | | | | | | | | | | | | | Total |
|-----------------------------------|----------------------------|-------------|------------------|---------------------|--------------|---------------------------|--|-------------------|-------|----------|-----------|------------|-----|--|--|-------|
| | Commerce et administration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | | Services de santé | Droit | Médecine | Théologie | Techniques | | | | |
| | | | | | | | | | | | | | | | | |
| Colombie-Britannique | 0 | 0 | 20 | 6 | 1 | 1 | | 0 | 2 | 1 | 0 | 0 | 31 | | | |
| Alberta | 3 | 1 | 4 | 11 | 1 | 2 | | 0 | 0 | 7 | 0 | 0 | 29 | | | |
| Saskatchewan | 0 | 1 | 7 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 8 | | | |
| Manitoba | 0 | 0 | 10 | 0 | 0 | 0 | | 0 | 0 | 1 | 0 | 0 | 11 | | | |
| Ontario | 1 | 8 | 173 | 20 | 0 | 9 | | 14 | 1 | 6 | 6 | 0 | 238 | | | |
| Québec | 2 | 2 | 4 | 0 | 4 | 0 | | 0 | 0 | 4 | 0 | 0 | 16 | | | |
| Nouveau-Brunswick | 0 | 0 | 2 | 0 | 0 | 0 | | 0 | 0 | 2 | 0 | 0 | 2 | | | |
| Nouvelle-Écosse | 0 | 0 | 4 | 2 | 0 | 0 | | 0 | 0 | 19 | 0 | 0 | 31 | | | |
| Île-du-Prince-Édouard | 0 | 0 | 0 | 0 | 6 | 0 | | 0 | 0 | 0 | 0 | 0 | 6 | | | |
| Terre-Neuve | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 6 | 0 | 0 | 6 | | | |
| Yukon et T.N.-O. | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| États-Unis | 2 | 7 | 72 | 21 | 4 | 1 | | 19 | 1 | 9 | 3 | 1 | 140 | | | |
| Royaume-Uni | 0 | 0 | 27 | 0 | 0 | 1 | | 0 | 2 | 0 | 2 | 0 | 32 | | | |
| Autres pays d'Europe | 0 | 0 | 8 | 0 | 0 | 0 | | 0 | 0 | 9 | 0 | 0 | 17 | | | |
| Autres pays du monde | 0 | 0 | 1 | 0 | 0 | 0 | | 0 | 0 | 2 | 0 | 0 | 3 | | | |
| total | 8 | 19 | 332 | 60 | 16 | 14 | | 33 | 6 | 64 | 11 | 1 | 564 | | | |

TABLEAU 2C
Répartition des certificats utilisés aux fins d'études de maîtrise, selon la province
ou le pays d'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 31 juillet 1982

| Lieu de l'établissement fréquenté | Domaine d'études | | | | | | | | | | | | Total |
|-----------------------------------|----------------------------|-------------|------------------|---------------------|-------------|---------------------------|-------------------|-------|----------|-----------|------------|-------|-------|
| | Commerce et administration | Agriculture | Arts et sciences | Services collectifs | Art démaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | | |
| Colombie-Britannique | 83 | 11 | 231 | 49 | 0 | 13 | 14 | 3 | 2 | 13 | 2 | 421 | |
| Alberta | 23 | 12 | 96 | 40 | 2 | 44 | 8 | 2 | 2 | 1 | 0 | 230 | |
| Saskatchewan | 26 | 4 | 41 | 13 | 0 | 3 | 3 | 0 | 0 | 33 | 0 | 123 | |
| Manitoba | 25 | 5 | 93 | 20 | 2 | 65 | 2 | 0 | 0 | 12 | 1 | 225 | |
| Ontario | 732 | 36 | 880 | 277 | 4 | 58 | 117 | 15 | 16 | 150 | 0 | 2 285 | |
| Québec | 31 | .3 | 76 | 9 | 0 | 2 | 9 | 0 | 2 | 1 | 0 | 133 | |
| Nouveau-Brunswick | 25 | 0 | 30 | 25 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 84 | |
| Nouvelle-Écosse | 145 | 0 | 92 | 19 | 0 | 3 | 8 | 3 | 0 | 16 | 0 | 286 | |
| Île-du-Prince-Édouard | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | |
| Terre-Neuve | 9 | 0 | 16 | 38 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 64 | |
| Yukon et T.N.-O. | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| États-Unis | 78 | 6 | 184 | 71 | 6 | 37 | 46 | 6 | 3 | 66 | 2 | 505 | |
| Royaume-Uni | 2 | 2 | 28 | 2 | 0 | 2 | 0 | 8 | 1 | 1 | 0 | 46 | |
| Autres pays d'Europe | 2 | 0 | 11 | 0 | 0 | 1 | 0 | 0 | 4 | 0 | 0 | 18 | |
| Autres pays du monde | 1 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | |
| Total | 1 182 | 79 | 1 781 | 563 | 14 | 231 | 209 | 37 | 30 | 293 | 5 | 4 424 | |

TABEAU 2B
Répartition des certificats utilisés aux fins d'études de premier cycle*, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 31 juillet 1982

| Lieu de l'établissement fréquenté | Domaine d'études | | | | | | | | | | | |
|-----------------------------------|----------------------------|-------------|------------------|---------------------|--------------|---------------------------|-------------------|-------|----------|-----------|------------|--------|
| | Commerce et administration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | Total |
| Colombie-Britannique | 443 | 192 | 4 929 | 1 183 | 101 | 561 | 328 | 470 | 298 | 17 | 2 | 8 524 |
| Alberta | 665 | 157 | 3 481 | 2 075 | 163 | 698 | 434 | 305 | 447 | 26 | 4 | 8 455 |
| Saskatchewan | 773 | 336 | 2 106 | 1 422 | 120 | 444 | 338 | 252 | 251 | 88 | 0 | 6 130 |
| Manitoba | 184 | 91 | 1 951 | 679 | 60 | 301 | 175 | 77 | 162 | 32 | 15 | 3 727 |
| Ontario | 3 739 | 891 | 26 751 | 2 424 | 449 | 4 158 | 2 435 | 1 749 | 1 583 | 156 | 21 | 44 356 |
| Québec | 95 | 26 | 535 | 38 | 19 | 61 | 26 | 37 | 70 | 8 | 0 | 915 |
| Nouveau-Brunswick | 1 023 | 177 | 1 865 | 1 137 | 0 | 495 | 249 | 193 | 3 | 16 | 0 | 5 158 |
| Nouvelle-Écosse | 1 517 | 59 | 4 600 | 601 | 55 | 543 | 350 | 305 | 289 | 8 | 5 | 8 332 |
| Île-du-Prince-Édouard | 160 | 0 | 332 | 51 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 545 |
| Terre-Neuve | 772 | 8 | 4 040 | 2 309 | 0 | 388 | 401 | 0 | 330 | 1 | 4 | 8 253 |
| Yukon et T.N.-O. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| États-Unis | 207 | 21 | 675 | 261 | 6 | 252 | 193 | 26 | 33 | 58 | 12 | 1 744 |
| Royaume-Uni | 0 | 1 | 26 | 3 | 2 | 4 | 3 | 24 | 3 | 1 | 1 | 68 |
| Autres pays d'Europe | 3 | 1 | 20 | 3 | 1 | 0 | 0 | 1 | 12 | 4 | 0 | 45 |
| Autres pays du monde | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 2 | 20 | 0 | 0 | 30 |
| Total | 9 581 | 1 960 | 51 319 | 12 186 | 976 | 7 905 | 4 933 | 3 441 | 3 501 | 416 | 64 | 96 282 |

*Comprend les deuxièmes diplômes de premier cycle et les premiers diplômes dans un domaine professionnel.

TABEAU 2A
Répartition des certificats utilisés aux fins d'études ne menant pas à un grade, selon la province ou le pays de l'établissement d'enseignement fréquenté, pour l'année de prêt terminée le 31 juillet 1982

| Lieu de l'établissement fréquenté | Domaine d'études | | | | | | | | | | | |
|-----------------------------------|----------------------------|-------------|------------------|---------------------|--------------|---------------------------|-------------------|-------|----------|-----------|------------|--------|
| | Commerce et administration | Agriculture | Arts et sciences | Services collectifs | Art dentaire | Ingénierie et technologie | Services de santé | Droit | Médecine | Théologie | Techniques | Total |
| Colombie-Britannique | 1 290 | 236 | 2 150 | 769 | 61 | 698 | 940 | 58 | 3 | 34 | 711 | 6 950 |
| Alberta | 1 791 | 421 | 867 | 726 | 60 | 1 315 | 834 | 81 | 14 | 46 | 882 | 7 037 |
| Saskatchewan | 649 | 80 | 89 | 68 | 60 | 231 | 760 | 0 | 3 | 133 | 321 | 2 394 |
| Manitoba | 558 | 17 | 91 | 58 | 25 | 180 | 463 | 1 | 0 | 22 | 194 | 1 609 |
| Ontario | 8 577 | 468 | 7 251 | 2 293 | 60 | 8 751 | 4 875 | 40 | 97 | 122 | 3 124 | 35 658 |
| Québec | 24 | 18 | 106 | 15 | 8 | 7 | 21 | 3 | 4 | 3 | 14 | 223 |
| Nouveau-Brunswick | 649 | 20 | 90 | 16 | 0 | 334 | 497 | 2 | 4 | 24 | 183 | 1 819 |
| Nouvelle-Écosse | 502 | 73 | 62 | 356 | 40 | 426 | 511 | 29 | 4 | 3 | 271 | 2 277 |
| Île-du-Prince-Édouard | 102 | 3 | 20 | 32 | 7 | 101 | 57 | 0 | 0 | 0 | 37 | 359 |
| Terre-Neuve | 381 | 37 | 29 | 42 | 0 | 281 | 482 | 0 | 2 | 0 | 221 | 1 475 |
| Yukon et T.N.-O. | 0 | 0 | 0 | 0 | 4 | 0 | 1 | 0 | 0 | 0 | 0 | 5 |
| États-Unis | 51 | 18 | 108 | 36 | 5 | 41 | 37 | 7 | 12 | 37 | 35 | 387 |
| Royaume-Uni | 1 | 1 | 16 | 2 | 0 | 1 | 3 | 1 | 0 | 0 | 1 | 26 |
| Autres pays d'Europe | 0 | 0 | 26 | 2 | 2 | 1 | 0 | 0 | 26 | 0 | 1 | 58 |
| Autres pays du monde | 0 | 1 | 0 | 0 | 2 | 0 | 1 | 0 | 10 | 2 | 0 | 16 |
| Total | 14 575 | 1 393 | 10 905 | 4 415 | 334 | 12 367 | 9 482 | 222 | 179 | 426 | 5 995 | 60 293 |

Île-du-Prince-Édouard

Université de Île-du-Prince-Édouard

28 35 313 535 775 945 1 314 0 0 564 811 572

Terre-Neuve

Université Memorial

20 15 338 8 179 4 850 060 64 45 512 6 9 974 8 269 4 920 884

Autres universités canadiennes***

200 280 017 487 571 627 57 77 243 3 5 337 747 934 224

Total — Universités canadiennes

3 925 5 189 227 93 149 110 544 021 3 782 5 621 717 366 540 245 101 222 121 895 210

Universités étrangères (par pays)

États-Unis

142 247 618 1 530 2 648 265 455 809 507 133 237 000 2 260 3 942 390

Royaume-Uni

5 10 011 55 104 494 38 81 513 32 66 962 130 262 980

Autres pays d'Europe

50 82 989 40 61 306 15 27 010 17 36 614 122 207 919

Autres pays du monde

13 23 181 28 58 948 3 6 290 3 5 548 47 93 967

Total — Universités étrangères

210 363 799 1 653 2 873 013 511 924 320 185 346 124 2 559 4 507 256

Grand Total — Toutes les universités

4 135 5 553 026 94 802 113 417 034 4 293 6 546 037 551 886 369 103 781 126 402 466

Autres établissements d'enseignement postsecondaire (par type) au Canada

et dans les autres pays

Collèges universitaires

7 230 9 842 184 192 258 166 4 7 770 0 0 7 426 10 108 120

École de soins infirmiers

1 688 2 397 317 29 25 688 0 0 1 717 2 423 005

Établissements privés

7 776 12 941 666 825 1 264 559 105 174 989 6 8 800 8 712 14 390 014

Écoles normales

326 421 334 12 16 311 5 12 435 1 1 860 344 451 940

Établissements de formation technique et professionnelle

39 138 45 526 771 422 515 302 17 24 928 6 8 681 39 583 46 075 682

Total — Établissements autres que les universités

56 158 71 129 272 1 480 2 080 026 131 220 122 13 19 341 57 782 73 448 761

Grand total — Tous les établissements

60 293 76 682 298 96 282 115 497 060 4 424 6 766 159 564 905 710 161 563 199 851 227

*Comprend les diplômes, les certificats et les autres titres de niveau équivalent.

**Comprend les deuxièmes diplômes de premier cycle et les premiers diplômes dans un domaine professionnel.

***Comprend les universités ayant délivré moins de 100 certificats.

suite Tableau 1

Programmes de deuxième et troisième cycles

| Établissement d'enseignement | Programmes ne menant pas à l'obtention d'un grade* | | Programmes de 1 ^{er} cycle** | | Maîtrise | | Doctorat | | Total | |
|---------------------------------------|---|-----------|---|-----------|----------|---------|----------|---------|--------|------------|
| | Nombre | Montant | Nombre | Montant | Nombre | Montant | Nombre | Montant | Nombre | Montant |
| <i>Ontario</i> | | | | | | | | | | |
| Cours d'admission au barreau | 1 | 1 968 | 315 | 501 779 | 0 | 0 | 0 | 0 | 316 | 503 747 |
| Université Brock | 13 | 19 721 | 968 | 1 139 037 | 13 | 21 524 | 0 | 1 839 | 995 | 1 182 121 |
| Université Carleton | 19 | 32 868 | 2 230 | 2 657 739 | 188 | 272 390 | 10 | 12 301 | 2 447 | 2 975 298 |
| Université de Guelph | 144 | 143 133 | 3 674 | 4 299 261 | 81 | 111 987 | 15 | 18 036 | 3 914 | 4 572 417 |
| Université Lakehead | 163 | 189 463 | 810 | 1 025 612 | 19 | 25 564 | 0 | 0 | 992 | 1 240 639 |
| Université Laurentienne | 28 | 38 427 | 1 238 | 1 427 495 | 8 | 11 490 | 1 | 1 377 | 1 275 | 1 478 789 |
| Université McMaster | 10 | 16 124 | 2 589 | 3 068 473 | 105 | 143 555 | 17 | 30 226 | 2 721 | 3 258 378 |
| Université d'Ottawa | 46 | 67 721 | 2 463 | 3 181 294 | 143 | 224 377 | 13 | 20 779 | 2 665 | 3 494 171 |
| Université Queen's (Kingston) | 7 | 10 021 | 2 681 | 3 315 203 | 174 | 295 024 | 7 | 16 142 | 2 689 | 3 636 390 |
| Institut Polytechnique Ryerson | 1 001 | 1 257 872 | 1 750 | 2 149 051 | 5 | 5 847 | 0 | 0 | 2 756 | 3 412 775 |
| Université de Toronto | 264 | 428 900 | 7 754 | 9 623 057 | 476 | 731 921 | 104 | 144 676 | 8 598 | 10 928 554 |
| Université Trent | 2 | 2 483 | 881 | 1 028 390 | 5 | 10 104 | 0 | 0 | 888 | 1 040 977 |
| Université de Waterloo | 42 | 53 530 | 4 278 | 3 850 809 | 73 | 85 600 | 14 | 20 300 | 4 407 | 4 010 239 |
| Université Western | 43 | 70 169 | 5 270 | 6 521 385 | 397 | 664 433 | 13 | 15 233 | 5 723 | 7 271 220 |
| Université Wilfrid Laurier | 36 | 46 828 | 1 380 | 1 440 955 | 114 | 170 120 | 0 | 0 | 1 530 | 1 657 903 |
| Université de Windsor | 40 | 60 068 | 2 153 | 2 696 484 | 151 | 213 580 | 6 | 10 522 | 2 350 | 2 980 654 |
| Université York | 8 | 11 682 | 3 374 | 4 231 442 | 295 | 434 608 | 31 | 39 937 | 3 708 | 4 717 669 |
| <i>Québec</i> | | | | | | | | | | |
| Université Concordia | 13 | 18 072 | 236 | 268 793 | 18 | 31 768 | 0 | 0 | 267 | 318 633 |
| Université Laval | 30 | 31 526 | 122 | 152 317 | 22 | 32 945 | 2 | 1 400 | 176 | 218 188 |
| Université McGill | 25 | 42 940 | 353 | 477 441 | 57 | 103 131 | 10 | 21 436 | 445 | 644 948 |
| Université de Montréal | 8 | 11 020 | 72 | 86 014 | 28 | 40 217 | 3 | 3 708 | 111 | 140 959 |
| <i>Nouveau-Brunswick</i> | | | | | | | | | | |
| Université de Moncton | 287 | 329 518 | 1 690 | 1 955 763 | 55 | 63 803 | 1 | 400 | 2 033 | 2 349 484 |
| Université Mount Allison | 5 | 6 460 | 589 | 799 068 | 3 | 3 200 | 0 | 0 | 597 | 808 728 |
| Université du Nouveau-Brunswick | 17 | 26 938 | 2 356 | 2 956 196 | 26 | 39 057 | 1 | 1 800 | 2 400 | 3 023 991 |
| Université St. Thomas | 1 | 1 400 | 466 | 569 433 | 0 | 0 | 0 | 0 | 467 | 570 833 |
| <i>Nouvelle-Écosse</i> | | | | | | | | | | |
| Université Acadia | 22 | 25 662 | 1 544 | 2 039 782 | 20 | 27 391 | 1 | 2 362 | 1 587 | 2 095 197 |
| College of Cape Breton | 331 | 407 727 | 343 | 415 900 | 0 | 0 | 0 | 0 | 674 | 823 627 |
| Université Dalhousie | 98 | 141 564 | 2 550 | 3 424 736 | 210 | 294 623 | 28 | 45 096 | 2 886 | 3 906 019 |
| Université King's College | 0 | 0 | 162 | 208 441 | 0 | 0 | 0 | 0 | 162 | 208 441 |
| Université Mount Saint Vincent | 79 | 90 032 | 660 | 824 634 | 5 | 6 540 | 0 | 0 | 744 | 921 206 |
| Nova Scotia College of Art and Design | 47 | 10 198 | 307 | 395 245 | 1 | 1 800 | 0 | 0 | 315 | 407 243 |
| Nova Scotia Technical College | 20 | 30 601 | 360 | 429 617 | 8 | 11 870 | 1 | 1 400 | 389 | 473 488 |
| Université St. Francis Xavier | 64 | 82 952 | 1 272 | 1 778 553 | 0 | 0 | 0 | 0 | 1 336 | 1 861 505 |
| Université St. Mary's | 15 | 20 663 | 922 | 1 196 102 | 29 | 39 028 | 0 | 0 | 966 | 1 255 793 |

TABEAU 1
Données relatives aux certificats par établissement d'enseignement fréquenté,
pour l'année de prêt terminée le 31 juillet 1982

| Établissement d'enseignement <i>Universités canadiennes (par établissement)</i> | Programmes ne menant pas à l'obtention d'un grade* | | Programmes de 1 ^{er} cycle** | | Programmes de deuxième et troisième cycles | | Total | |
|--|---|---------------|---|---------------|---|---------------|--------|---------------|
| | Maitrise | | Doctorat | | | | | |
| | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ |
| <i>Colombie-Britannique</i> | | | | | | | | |
| Université de la Colombie-Britannique | 248 | 395 461 | 4 566 | 6 702 716 | 299 | 469 942 | 28 | 37 736 |
| Université Simon Fraser | 275 | 342 047 | 1 824 | 2 276 466 | 53 | 74 008 | 3 | 3 815 |
| Université de Victoria | 97 | 166 818 | 1 960 | 2 807 732 | 52 | 72 514 | 0 | 0 |
| | | | | | | | | 5 141 |
| | | | | | | | | 7 605 855 |
| | | | | | | | | 2 155 |
| | | | | | | | | 2 696 336 |
| | | | | | | | | 3 047 064 |
| <i>Alberta</i> | | | | | | | | |
| Université de l'Alberta | 8 | 11 559 | 4 830 | 6 990 824 | 149 | 237 186 | 21 | 33 869 |
| Université de Calgary | 19 | 34 677 | 2 849 | 4 117 969 | 74 | 113 392 | 7 | 13 603 |
| Université de Lethbridge | 6 | 8 311 | 587 | 771 911 | 0 | 0 | 0 | 0 |
| | | | | | | | | 5 008 |
| | | | | | | | | 2 949 |
| | | | | | | | | 780 222 |
| | | | | | | | | 7 273 438 |
| <i>Saskatchewan</i> | | | | | | | | |
| Université de Regina | 35 | 29 000 | 987 | 792 898 | 9 | 6 595 | 0 | 0 |
| Université de Saskatchewan | 28 | 32 055 | 4 916 | 4 058 701 | 82 | 81 273 | 8 | 8 768 |
| | | | | | | | | 1 031 |
| | | | | | | | | 828 493 |
| | | | | | | | | 5 034 |
| | | | | | | | | 4 180 797 |
| <i>Manitoba</i> | | | | | | | | |
| Université de Brandon | 4 | 6 991 | 437 | 675 293 | 0 | 0 | 0 | 0 |
| Université du Manitoba | 67 | 101 528 | 2 480 | 3 931 670 | 209 | 323 181 | 11 | 18 173 |
| Université de Winnipeg | 1 | 1 856 | 700 | 1 084 708 | 4 | 3 060 | 0 | 0 |
| | | | | | | | | 441 |
| | | | | | | | | 2 767 |
| | | | | | | | | 4 374 552 |
| | | | | | | | | 1 089 624 |

TABLEAU D
Résumé des opérations par année de prêt — 1964-1965 à 1981-1982

| Année de prêt | Données relatives aux prêts | | | Sommes en jeu | | | | | | Autres |
|---------------|--|---|-----------------|-------------------------|----------------------------------|-----------------------|----------------------------|---------------------------|-------------|------------|
| | Valeur des certificats délivrés (en millions de dollars) | Nombre d'étudiants bénéficiaires de certificats | Intérêts versés | Réclamations pour perte | Réclamations pour cause de décès | Frais de recouvrement | Sommes recouvrées (crédit) | Paiements de remplacement | Total | |
| 1964-65 | \$ 26,7 | 42 113 | \$ 154 345 | \$ — | \$ 500 | \$ — | \$ — | \$ — | \$ 154 845 | \$ — |
| 1965-66 | 36,0 | 51 272 | 1 551 733 | 6 751 | 20 690 | — | — | 74 262 | 1 653 436 | 93 318 |
| 1966-67 | 41,1 | 63 243 | 2 438 354 | 109 256 | 55 607 | — | 2 588 | 757 448 | 3 358 077 | 151 102 |
| 1967-68 | 57,9 | 90 371 | 4 936 456 | 210 437 | 93 485 | 983 | 1 229 577 | 6 461 263 | 6 461 263 | 223 525 |
| 1968-69 | 65,9 | 107 312 | 5 993 076 | 395 709 | 122 134 | 14 585 | 64 695 | 2 402 553 | 8 863 362 | 307 528 |
| 1969-70 | 80,0 | 121 611 | 10 621 705 | 1 495 650 | 163 973 | 21 306 | 109 618 | 2 909 954 | 15 102 970 | 367 686 |
| 1970-71 | 92,1 | 135 899 | 16 565 480 | 4 983 074 | 208 996 | 116 183 | 557 692 | 5 342 277 | 26 658 318 | 426 121 |
| 1971-72 | 91,8 | 128 585 | 11 558 412 | 7 597 242 | 199 046 | 192 467 | 1 030 066 | 9 069 966 | 27 587 067 | 479 495 |
| 1972-73 | 106,6 | 122 396 | 20 039 215 | 8 849 095 | 238 937 | 305 384 | 1 724 576 | 7 977 986 | 35 686 041 | 499 834 |
| 1973-74 | 115,8 | 125 987 | 16 272 785 | 12 342 508 | 321 641 | 391 445 | 2 379 871 | 11 104 750 | 38 053 258 | 533 173 |
| 1974-75 | 129,7 | 140 644 | 19 011 499 | 13 982 509 | 431 506 | 688 591 | 4 198 708 | 10 704 927 | 40 620 324 | 606 166 |
| 1975-76 | 157,4 | 153 419 | 21 877 080 | 15 991 766 | 429 283 | 1 260 549 | 5 700 890 | 11 826 396 | 45 684 184 | 749 742 |
| 1976-77 | 178,3 | 154 981* | 19 419 330 | 19 861 326 | 343 444 | 2 389 540 | 9 218 177 | 13 027 488 | 45 822 951 | 952 322 |
| 1977-78 | 140,9 | 119 242 | 31 166 431 | 19 357 614 | 417 900 | 2 763 814 | 11 106 330 | 12 102 573 | 54 702 002 | 960 373 |
| 1978-79 | 159,3 | 132 013 | 39 003 234 | 25 139 759 | 282 740 | 2 718 448 | 11 692 772 | 15 875 306 | 71 326 715 | 798 547 |
| 1979-80 | 152,5 | 123 895 | 32 922 029 | 25 943 518 | 213 010 | 2 773 540 | 13 192 936 | 21 670 352 | 70 329 513 | 1 302 788 |
| 1980-81 | 175,6 | 136 746 | 27 840 292 | 26 739 118 | 388 637 | 3 749 047 | 17 924 487 | 17 452 508 | 58 245 115 | 1 423 084 |
| Juillet 1981 | 4 | 541 | 10 293 171 | 1 909 150 | 28 820 | 3 703 735 | 1 196 650 | — | 11 371 069 | — |
| 1981-82 | 217,8 | 148 383 | 49 408 241 | 33 626 693 | 400 801 | 3 703 735 | 18 407 459 | 17 612 136 | 86 344 147 | 2 000 367 |
| Total | 2 025,8 | 2 098 653 | 341 072 868 | 218 541 175 | 4 361 150 | 21 426 195 | 98 517 190 | 161 140 459 | 648 024 657 | 11 875 171 |

*Ce chiffre inclut 23 279 certificats qui, par erreur, ont été considérés comme ayant été délivrés au cours de l'année 1976-1977 au lieu de l'année 1977-1978.

| | | | | | | | | | | |
|-----------------|---------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|-----------------------------|------------------------------------|-----------------------------|-----------------------------------|
| 1973-74 | Nombre Montant \$ % de \$ | 29 828 23 417 401 22,0 | 14 901 11 773 668 11,0 | 28 818 23 489 142 22,0 | 15 951 12 125 908 11,4 | 42 450 31 982 555 30,0 | 2 715 2 105 416 2,0 | 134 663 104 894 090 98,4 | 2 487 1 744 309 1,6 | 137 150 106 638 399 100 |
| 1974-75 | Nombre Montant \$ % de \$ | 32 734 25 459 582 21,5 | 16 590 13 204 461 11,2 | 31 591 25 980 805 22,0 | 17 439 13 461 895 11,4 | 46 704 35 274 482 29,9 | 3 406 2 718 472 2,3 | 148 464 116 099 697 98,3 | 2 885 2 058 990 1,7 | 151 349 118 158 687 100 |
| 1975-76 | Nombre Montant \$ % de \$ | 37 822 31 367 689 21,5 | 19 833 16 373 146 11,3 | 37 665 32 389 903 22,2 | 21 587 16 753 347 11,5 | 55 297 42 297 363 29,1 | 4 132 3 774 069 2,6 | 176 336 142 955 517 98,2 | 3 399 2 654 370 1,8 | 179 735 145 609 887 100 |
| 1976-77 | Nombre Montant \$ % de \$ | 32 754 32 941 180 20,8 | 18 313 17 910 129 11,3 | 34 348 35 208 029 22,2 | 19 632 18 923 416 12,0 | 50 026 46 184 834 29,2 | 3 225 3 239 604 2,0 | 158 298 154 407 192 97,5 | 3 963 3 889 316 2,5 | 162 261 158 296 508 100 |
| 1977-78 | Nombre Montant \$ % de \$ | 25 028 25 971 353 19,6 | 15 298 15 238 968 11,5 | 29 070 30 775 647 23,2 | 14 814 14 949 617 11,3 | 40 020 38 080 044 28,7 | 3 287 3 467 910 2,6 | 127 517 128 483 339 96,9 | 3 749 4 120 924 3,1 | 131 266 132 604 463 100 |
| 1978-79 | Nombre Montant \$ % de \$ | 28 115 29 394 036 19,9 | 16 616 16 759 276 11,3 | 31 326 33 176 006 22,4 | 17 940 18 298 514 12,4 | 42 968 41 565 682 28,1 | 3 514 3 683 285 2,5 | 140 479 142 876 799 96,6 | 4 610 5 027 086 3,4 | 145 089 147 903 885 100 |
| 1979-80 | Nombre Montant \$ % de \$ | 28 853 30 237 514 21,2 | 16 276 16 498 989 11,6 | 30 389 31 682 554 22,2 | 16 926 16 912 833 11,8 | 40 179 38 452 335 26,9 | 3 448 3 819 501 2,7 | 136 071 137 603 726 96,4 | 5 756 5 085 608 3,6 | 141 827 142 689 334 100 |
| 1980-81 | Nombre Montant \$ % de \$ | 32 969 36 236 511 22,4 | 17 627 18 884 467 11,7 | 32 787 36 231 467 22,3 | 16 295 17 500 576 10,8 | 42 590 43 232 183 26,7 | 3 678 4 297 010 2,6 | 145 946 156 382 214 96,5 | 5 981 5 638 253 3,5 | 151 927 162 020 467 100 |
| Juillet 1981 | Nombre Montant \$ % de \$ | 23 19 670 16,0 | 22 16 970 13,9 | 43 37 915 31,0 | 17 14 830 12,1 | 42 27 130 22,2 | 2 1 400 1,1 | 149 117 915 96,3 | 6 4 515 3,7 | 155 122 430 100 |
| 1981-82 | Nombre Montant \$ % de \$ | 35 863 45 837 129 22,9 | 18 967 23 324 264 11,7 | 33 496 43 149 373 21,5 | 18 470 23 376 509 11,7 | 44 130 52 068 326 26,1 | 4 421 5 357 343 2,7 | 155 347 193 112 944 96,6 | 6 216 6 738 283 3,4 | 161 563 199 851 227 100 |
| Total | Nombre Montant \$ % de \$ | 507 585 423 260 783 22,5 | 264 144 218 438 433 11,6 | 481 886 417 205 798 22,2 | 257 857 210 693 404 11,2 | 655 578 521 582 183 27,8 | 45 307 42 379 453 2,3 | 2 212 357 1 833 560 554 97,6 | 51 615 45 626 519 2,4 | 2 263 972 1 879 186 573 100 |

TABLEAU C
Résumé de la répartition des prêts par établissement de crédit par année de prêt —
1964-1965 à 1981-1982

| Année de prêt | Banques à charte | | | | | | | | | |
|------------------|---------------------------------|-------------------------------------|-------------------------------|-------------------------------|--|------------------------------|------------------------------|---|---|------------------------------|
| | Banque de Montréal | Banque de la Nouvelle- Écosse | Banque royale du Canada | Banque Toronto Dominion | Banque canadienne impériale de Commerce | Autres banques | Total pour les banques | Coopératives de crédit ou caisses populaires | Total pour tous les établissements de crédit | |
| 1964-65 | Nombre Montant \$ % de \$ | 12 581 7 183 243 27,2 | 5 973 3 435 094 13,1 | 10 248 6 237 059 23,6 | 4 978 2 858 549 10,8 | 10 808 6 178 488 23,4 | 516 298 509 1,1 | 45 104 26 190 942 99,2 | 322 198 746 0,8 | 45 426 26 389 688 100 |
| 1965-66 | Nombre Montant \$ % de \$ | 15 438 9 531 046 28,1 | 7 284 4 607 240 13,6 | 12 022 7 965 648 23,5 | 5 043 3 165 331 9,3 | 12 381 7 640 402 22,5 | 841 544 885 1,6 | 53 009 33 454 552 98,6 | 693 470 042 1,4 | 53 702 33 924 594 100 |
| 1966-67 | Nombre Montant \$ % de \$ | 19 821 11 906 870 29,8 | 9 319 5 407 377 13,5 | 14 753 9 051 181 22,7 | 6 371 3 504 736 8,8 | 15 261 8 784 853 22,0 | 996 659 391 1,7 | 66 521 39 314 408 98,5 | 880 601 790 1,5 | 67 401 39 916 198 100 |
| 1967-68 | Nombre Montant \$ % de \$ | 26 862 16 298 855 28,8 | 12 204 7 335 718 13,0 | 20 532 12 588 215 22,3 | 9 866 5 463 954 9,7 | 22 830 13 163 506 23,3 | 1 224 779 923 1,4 | 93 518 55 630 171 98,4 | 1 240 879 953 1,6 | 94 758 56 510 124 100 |
| 1968-69 | Nombre Montant \$ % de \$ | 28 415 16 788 843 26,8 | 13 838 7 846 007 12,5 | 23 360 13 678 587 21,9 | 11 962 6 378 170 10,2 | 28 611 15 822 248 25,3 | 1 564 1 035 428 1,7 | 107 750 61 549 283 98,4 | 1 543 1 026 894 1,6 | 109 293 62 576 177 100 |
| 1969-70 | Nombre Montant \$ % de \$ | 31 236 19 498 229 25,0 | 15 443 9 322 547 12,0 | 27 370 17 229 252 22,2 | 14 496 8 056 849 10,4 | 35 849 20 826 819 26,8 | 1 760 1 373 530 1,8 | 126 154 76 307 226 98,2 | 1 916 1 402 192 1,8 | 128 070 77 709 418 100 |
| 1970-71 | Nombre Montant \$ % de \$ | 31 337 19 653 902 23,6 | 16 016 9 613 254 11,5 | 28 338 17 784 793 21,4 | 15 728 8 731 799 10,5 | 42 068 24 535 336 29,5 | 2 085 1 548 423 1,9 | 135 572 81 867 507 98,4 | 1 915 1 368 100 1,6 | 137 487 83 235 607 100 |
| 1971-72 | Nombre Montant \$ % de \$ | 29 427 19 290 027 22,6 | 15 078 9 612 529 11,3 | 27 899 18 472 326 21,6 | 15 054 8 866 075 10,4 | 42 037 26 238 739 30,7 | 2 146 1 679 456 2,0 | 131 641 84 159 152 98,5 | 1 860 1 254 180 1,5 | 133 501 85 413 322 100 |
| 1972-73 | Nombre Montant \$ % de \$ | 28 479 22 227 703 22,3 | 14 546 11 274 329 11,3 | 27 831 22 077 896 22,2 | 15 288 11 350 496 11,4 | 41 327 29 226 658 29,3 | 2 347 1 995 898 2,0 | 129 818 98 153 180 98,5 | 2 194 1 462 968 1,5 | 132 012 99 616 148 100 |

TABLEAU B
Valeur des prêts à recouvrer par les établissements de crédit
au 31 juillet 1982

| Établissement de crédit | Prêts à recouvrer | | Total |
|---|---|--|-------------|
| | Catégorie A (le gouvernement paie l'intérêt) | Catégorie B (l'emprunteur paie l'intérêt) | |
| | \$ | \$ | \$ |
| Banques à charte | 393 984 503 | 389 596 421 | 783 580 924 |
| Coopératives de crédit ou caisses populaires | 10 294 264 | 8 638 171 | 18 932 435 |
| Total | 404 278 767 | 398 234 592 | 802 513 359 |

TABLEAU A
Quotes-parts des provinces, sommes supplémentaires, certificats d'admissibilité délivrés, nombre d'étudiants bénéficiaires de certificats utilisés dans chacune des provinces participantes pour l'année de prêt terminée le 31 juillet 1982

| Province émettrice | Quote-part des provinces | Sommes supplémentaires | Total des sommes allouées | Certificats délivrés | | | | | Certificats utilisés | | |
|---------------------------|--------------------------|------------------------|---------------------------|----------------------|-----------------------|--------------------|--------------------------|-----------------------|----------------------|--|--|
| | | | | Valeur nominale | Nombre de certificats | Nombre d'étudiants | Sommes obtenues en prêts | Nombre de certificats | Nombre d'étudiants | | |
| Colombie-Britannique | 29 128 809 | 749 724 | 29 878 533 | 26 298 129 | 18 275 | 16 197 | 23 637 400 | 16 451 | 14 886 | | |
| Alberta | 25 996 283 | 3 918 047 | 29 914 330 | 29 119 810 | 20 071 | 17 606 | 25 403 686 | 16 658 | 15 530 | | |
| Saskatchewan | 10 431 389 | 1 652 940 | 12 084 329 | 8 759 865 | 10 822 | 5 626 | 7 738 176 | 9 524 | 5 211 | | |
| Manitoba | 11 011 414 | 3 449 047 | 14 460 461 | 11 730 960 | 6 851 | 305 | 9 894 683 | 5 719 | 5 390 | | |
| Ontario | 93 737 374 | 54 664 666 | 148 402 040 | 106 049 623 | 87 774 | 78 490 | 99 750 278 | 82 118 | 74 537 | | |
| Nouveau-Brunswick | 8 134 647 | 4 112 846 | 12 247 493 | 10 882 750 | 8 706 | 7 422 | 10 145 373 | 8 092 | 6 981 | | |
| Nouvelle-Écosse | 9 646 972 | 8 194 682 | 17 841 654 | 14 731 867 | 11 091 | 9 374 | 13 667 212 | 10 275 | 8 962 | | |
| Île-du-Prince-Édouard | 1 337 311 | 676 142 | 2 013 453 | 2 441 914 | 1 678 | 1 507 | 2 334 211 | 1 589 | 1 442 | | |
| Terre-Neuve | 6 517 828 | 3 233 382 | 9 751 210 | 7 466 410 | 11 620 | 5 668 | 7 001 247 | 10 957 | 5 432 | | |
| Yukon | 304 300 | 7 041 | 311 341 | 257 393 | 159 | 134 | 199 475 | 125 | 120 | | |
| Territoires du Nord-Ouest | 569 717 | 13 563 | 583 280 | 103 667 | 65 | 54 | 79 486 | 55 | 48 | | |
| Total | 196 816 044 | 80 672 080 | 277 488 124 | 217 842 388 | 177 112 | 148 383 | 199 851 227 | 161 563 | 138 539 | | |

Les chiffres de rubriques « nombre de certificats » délivrés et « nombre d'étudiants » bénéficiaires de certificats diffèrent de ceux des rubriques « nombre de certificats » utilisés et « nombre d'étudiants » ayant utilisé leurs certificats, car certains ont reçu plus d'un certificat et ne les ont pas utilisés entièrement.

Statistiques sur les étudiants emprunteurs pour l'année 1981-1982.

| | |
|----|--|
| 1 | Données relatives aux certificats par établissement d'enseignement fréquenté. |
| 2A | Répartition des certificats utilisés aux fins d'études ne menant pas à un grade, selon la province ou le pays de l'établissement d'enseignement fréquenté. |
| 2B | Répartition des certificats utilisés aux fins d'études de premier cycle, selon la province ou le pays de l'établissement d'enseignement fréquenté. |
| 2C | Répartition des certificats utilisés aux fins d'études de maîtrise, selon la province ou le pays de l'établissement d'enseignement fréquenté. |
| 2D | Répartition des certificats utilisés aux fins d'études de doctorat, selon la province ou le pays de l'établissement d'enseignement fréquenté. |
| 2E | Répartition des certificats utilisés aux fins d'études de toutes catégories, selon la province ou le pays de l'établissement d'enseignement fréquenté. |
| 3 | Répartition des certificats selon la province émettrice, le lieu d'établissement de la maison d'enseignement fréquentée et le niveau d'études. |
| 4 | Répartition des certificats selon l'âge, le niveau d'études, le sexe et la situation de famille. |

Liste des tableaux

- A Quotes-parts des provinces, sommes supplémentaires, certificats d'admissibilité délivrés, nombre d'étudiants bénéficiaires et nombre de certificats utilisés dans chacune des provinces participantes.
- B Valeur des prêts à recouvrer par les établissements prêteurs au 31 juillet 1982.
- C Répartition des prêts par établissement prêteur et par année — de 1964-1965 à 1981-1982.
- D Rapport d'activité par année — de 1964-1965 à 1981-1982.

Renseignements statistiques pour 1982

Les tableaux A et B résument les activités pour l'année écoulée, alors que les tableaux C et D présentent un compte rendu des activités pour chaque année depuis le début du Programme; les tableaux 1 à 4 donnent des renseignements sur les établissements d'enseignement fréquentés par les étudiants emprunteurs au cours de l'année de prêt, sur les diplômés que ceux-ci souhaitent obtenir ainsi que sur l'âge, le sexe et la situation de famille des emprunteurs.

Au cours de l'année dernière, 62,7 % des certificats d'admissibilité négociés ont été délivrés à des étudiants fréquentant des universités canadiennes et 1,6 % à des étudiants poursuivant leurs études à l'étranger, principalement aux États-Unis. En outre, près de 0,2 % des certificats ont été délivrés à des étudiants inscrits dans des écoles normales non universitaires, 24,5 % à des étudiants fréquentant des établissements de formation professionnelle et technique et 11 % à des étudiants inscrits dans d'autres établissements d'enseignement postsecondaire (écoles de soins infirmiers, établissements universitaires du 1^{er} cycle, écoles privées, etc.)

Environ 96,9 % des étudiants emprunteurs étaient inscrits à un programme d'études du 1^{er} cycle, ou l'équivalent; les autres, soit 3,1 % faisaient des études de 2^e ou 3^e cycle. Environ 91 % des étudiants du 1^{er} cycle, ou l'équivalent, fréquentaient des établissements situés dans la province où ils avaient obtenu leur certificat d'admissibilité. Parmi ceux qui étudiaient en vue de l'obtention d'un diplôme au niveau de la maîtrise, 66,3 % fréquentaient une université de leur province. De même, 43,4 % de ceux qui voulaient obtenir un doctorat étudiaient dans leur province.

Avantages dont bénéficiaient les étudiants

Pendant toute la durée de ses études et pour la période de six mois suivant la fin de celles-ci, l'étudiant bénéficiait d'une bonification d'intérêt de la part du gouvernement canadien qui paie les intérêts courus sur son prêt. Le taux d'intérêt payé par le gouvernement canadien est fondé sur le rendement moyen, calculé sur une période de six mois, des obligations d'entre 12 mois et 5 ans, émises par le gouvernement canadien, plus 1 % (16,25 % pour les prêts consentis pendant l'année 1981-1982). En 1981-1982, le gouvernement canadien a versé 49,4 millions de dollars en intérêts aux prêteurs (voir le tableau D). Le taux d'intérêt imposé à l'étudiant à la fin de la période d'exemption d'intérêts est calculé en fonction du rendement moyen, sur une période de six mois, des obligations d'entre 5 et 10 ans, émises par le gouvernement canadien, plus 1 % (15,375 % pour les prêts devenus exigibles en 1981-1982). En général, ce taux est demeuré bien inférieur aux taux du marché et, lorsque ce fut le cas, l'étudiant a bénéficié d'un taux préférentiel.

Rapport d'activité pour l'année de prêt allant du 1^{er} août 1981 au 31 juillet 1982

Au cours de l'année de prêt 1981-1982, les provinces participantes ont délivré 177 112 certificats d'admissibilité à 148 383 étudiants. Ces certificats autorisaient des prêts d'une valeur totale de 217,8 millions de dollars. Les étudiants ont négocié 161 563 certificats pour obtenir des prêts d'une valeur totale d'environ 200 millions de dollars pendant l'année de prêt. Comme par le passé, un petit nombre d'entre eux ne se sont pas servis de leurs certificats ou ont emprunté moins que la somme autorisée. Les provinces, dans certains cas, ont délivré plus d'un certificat pour répondre aux besoins d'un même étudiant pendant l'année visée.

Entre la création du Programme, en 1964, et le 31 juillet 1982, les prêteurs ont négocié 2 127 382 certificats d'admissibilité d'une valeur totale de 2 025,8 millions de dollars. Au 31 juillet 1982, le solde impayé de l'ensemble des prêts atteignait 802,5 millions de dollars. Les prêts accordés à des étudiants toujours aux études, et qui n'étaient donc par tenus de commencer à rembourser leur dette, s'élevaient à 404,3 millions de dollars et les prêts en voie de remboursement représentaient 398,2 millions de dollars.

Entre la date de création du Programme et le 31 juillet 1982, plus d'un million de prêts sont venus à échéance et 109 865 ont été remboursés en application des dispositions de garantie de la Loi. Ainsi, 90 % des prêts exigibles sont en voie de remboursement ou ont déjà été remboursés intégralement aux prêteurs et 10 % d'entre eux, pour un montant total de 218,5 millions de dollars, ont été convertis en créances détenues par la Couronne. De ce montant, 98,5 millions avaient été recouvrés au 31 juillet 1982, laissant un solde net à recouvrer de 120 millions, soit un taux de perte de 8,4 % sur l'ensemble des prêts exigibles représentant au total 1 429 millions de dollars. Puisque, dans la plupart des cas, les étudiants remboursent leur dette à la Couronne par mensualités, par l'entremise d'une agence de recouvrement, on prévoit, en se fondant sur l'expérience acquise, que pratiquement toutes les sommes dues à la Couronne seront prêts consentis en temps voulu et que seule une infime proportion des prêts consentis (à ce jour, moins de 1 %) demeureraient impayés en raison du décès ou d'une incapacité permanente du débiteur, ou parce que les agences de recouvrement ou le ministère de la Justice, ou les deux, se seront efforcés en vain de retrouver sa trace avant que sa dette ne soit éteinte par la prescription.

Le rôle des prêteurs

Les banques à charte et autres prêteurs désignés aux fins du Programme continuent à collaborer, en tant que prêteurs, avec les responsables du Programme canadien de prêts aux étudiants. Pendant l'année de prêt 1981-1982, ils ont négocié 138 539 prêts étudiants d'une valeur totale d'environ 200 millions de dollars. Les succursales des banques et les caisses de crédit ont aussi participé au Programme. Le tableau B dresse un bilan de la situation, en ce qui concerne les prêts non encore remboursés, à la fin de l'année de prêt 1981-1982. Le tableau C indique la répartition des prêts entre les établissements prêteurs.

Obligations du gouvernement canadien

La Loi canadienne sur les prêts aux étudiants stipule que le gouvernement du Canada doit effectuer les paiements suivants au titre du Programme :

- le versement des intérêts aux prêteurs au taux prescrit par le Règlement (16,25 % par an pour les prêts accordés au cours de l'année 1981-1982) tant que l'emprunteur bénéficie de l'exemption des intérêts;
- le remboursement du principal et des intérêts que le prêteur ne peut recouvrer;
- le remboursement du principal impayé ainsi que le paiement des intérêts dus au prêteur en cas de décès de l'emprunteur;
- le paiement des frais de recouvrement à un prêteur ou autre organisme ayant recouvré pour le compte du gouvernement un prêt non remboursé;
- le versement d'un paiement de remplacement à toute province dont le gouvernement informe le Ministre qu'elle mettra en œuvre son propre programme d'aide et ne consentira pas de prêts dans le cadre du Programme canadien de prêts aux étudiants. Le montant du paiement de remplacement est calculé en fonction des dépenses engagées par le gouvernement du Canada au titre du Programme au cours de l'année de prêt et du rapport entre la population âgée de 18 à 24 ans de la province en cause et celle des provinces participantes. Le Québec a opté pour un paiement de remplacement chaque année depuis la création du Programme en 1964. Les montants de ces paiements de remplacement figurent au tableau D.

Rôle des gouvernements provinciaux

Une province participante peut, au cours d'une année de prêt, autoriser l'octroi de prêts dont le montant total ne dépasse pas les sommes allouées aux termes de la Loi canadienne sur les prêts aux étudiants. La somme totale prévue pour les prêts est répartie entre les provinces en fonction de la proportion de personnes âgées de 18 à 24 ans dans la province en question par rapport à l'ensemble du Canada. Pour l'année de prêt 1981-1982, cette somme était de 268 906 933 \$. Les provinces qui ont choisi de délivrer des certificats d'admissibilité (le Québec met en œuvre son propre programme) ont reçu 196 816 044 \$ au total. La Loi prévoit également un montant supplémentaire égal à 30 % du montant de base, et qui s'élevait à 80 672 080 \$, pour l'année visée. Ce montant supplémentaire n'est pas fonction des données démographiques provinciales et peut être affecté au gré du Ministre, à la demande d'une province, lorsque celle-ci a besoin de fonds additionnels. L'octroi d'une somme supplémentaire est prévu dans la Loi en raison du fait qu'en pratique, il existe des différences dans les montants relatifs des prêts demandés d'une province à l'autre, lesquelles sont attribuables aux variations dans la composition des revenus, le nombre d'étudiants et le taux de participation. Le tableau A montre les sommes versées aux provinces participantes, ainsi que des statistiques concernant les certificats délivrés par celles-ci pour l'année 1981-1982.

Etablissement des critères administratifs

Le Programme canadien de prêts aux étudiants a grandement bénéficié de la collaboration apportée par les gouvernements des provinces participantes. Les provinces assument une bonne partie des tâches administratives importantes, y compris la détermination de l'admissibilité des étudiants, de leurs besoins financiers et de leur statut de résidents de la province, ainsi que la désignation des établissements d'enseignement. Durant la première année du programme, les fonctionnaires fédéraux et provinciaux chargés de son administration ont établi des mécanismes de consultation en vue de l'élaboration d'un ensemble de critères administratifs communs des-linés à rendre raisonnablement uniformes les pratiques administratives des provinces participantes. Ces critères constituent les normes de référence utilisées par les provinces participantes et sont révisés chaque année en fonction de l'expérience acquise.

Le Québec met en œuvre son propre programme d'aide aux étudiants et ne délivre pas de certificats d'admissibilité dans le cadre du Programme canadien de prêts aux étudiants. Cependant, des représentants du Québec ont pris part aux consultations mentionnées précédemment, assurant ainsi la coordination optimale de l'élaboration et de l'application des modalités d'emprunt pour les étudiants dans tout le Canada.

Dix-huitième rapport annuel pour l'année allant du 1^{er} août 1981 au 31 juillet 1982

La Loi canadienne sur les prêts aux étudiants est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin une aide financière leur permettant de poursuivre des études postsecondaires à temps plein. Aux termes du projet de loi C55, qui a reçu la sanction royale le 18 mars 1981, le début de l'année de prêt est passé du 1^{er} juillet au 1^{er} août. En conséquence, le présent rapport a trait à la dix-huitième année d'activité (du 1^{er} août 1981 au 31 juillet 1982).

Dans le cadre du Programme canadien de prêts aux étudiants, le gouvernement canadien garantit les prêts consentis par les banques à charte et les autres prêteurs désignés aux étudiants qui possèdent un certificat d'admissibilité (document autorisant un prêt) délivré par l'une des provinces qui n'a pas choisi de mettre en œuvre son propre programme de prêts aux étudiants. Les intérêts sur ces prêts sont payés par le gouvernement canadien tant que l'étudiant poursuit ses études à temps plein et pendant les six mois suivant la fin de ses études. Une province qui choisit de mettre en œuvre son propre programme d'aide aux étudiants a le droit de recevoir des paiements de remplacement pour couvrir le coût de son régime de prêts aux étudiants (intérêts et pertes).

Admissibilité des étudiants

Les étudiants habitant dans une province qui délivre des certificats d'admissibilité peuvent bénéficier d'une aide financière

- s'ils sont citoyens canadiens ou s'ils sont résidents permanents selon le sens de la Loi sur l'immigration de l'année 1976;
 - s'ils s'établissent dans une province qui délivre des certificats d'admissibilité;
 - s'ils sont admissibles à l'inscription ou sont inscrits dans un établissement d'enseignement désigné, à titre d'étudiants à plein temps, pour une période d'au moins 12 semaines consécutives, dans le cadre d'un programme d'études de niveau postsecondaire;
 - s'ils ont établi, à la satisfaction des autorités provinciales concernées, qu'ils ont besoin d'un prêt afin de pouvoir poursuivre leurs études.
- Il n'y a pas de limite d'âge pour contracter un emprunt dans le cadre du Programme.

Modalités du prêt

Le montant maximum des prêts qui pouvaient être consentis par une province à un étudiant au cours de l'année visée était de 1 800 \$ pour une période d'études de 26 à 32 semaines, de 900 \$ pour une période d'études de 13 à 16 semaines faisant partie d'un programme plus long, ou de 9 800 \$ pour le nombre total d'années passées aux études. Le montant maximum qui pouvait être alloué par semaine pour chaque semaine d'une période d'études était de 56,25 \$. Les prêts sont exempts d'intérêts tant que l'emprunteur est étudiant à plein temps, et pendant les six mois suivant la fin de ses études, aucun remboursement de principal n'étant nécessaire au cours de cette période. À l'expiration de ce délai, les prêts sont remboursables par l'emprunteur, y compris les intérêts conrus à un taux ne devant pas dépasser le taux maximum calculé conformément au Règlement canadien sur les prêts aux étudiants. Le remboursement peut s'échelonner sur une période maximum de dix ans suivant la fin des études. Le taux annuel maximum pour les consolidations était de 15,375 % pour l'année de prêt 1981-1982. Les emprunteurs ne sont pas tenus de fournir des garanties afin d'obtenir un prêt.

Programme canadien de prêts aux étudiants

L'honorable Serge Joyal, C.P., député
Secrétaire d'Etat
Chambre des communes
Ottawa (Ontario)

Monsieur le Ministre,

J'ai l'honneur de vous présenter le rapport annuel du Programme
canadien de prêts aux étudiants pour l'année allant du 1^{er} août 1981
au 31 juillet 1982.

La sous-secrétaire d'Etat,

H. Labelle

Huguette Labelle

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**Programme
canadien
de PRÊTS
aux étudiants
RAPPORT ANNUEL
POUR L'ANNÉE
DE PRÊT
1981-1982**

Programme canadien de prêts aux étudiants

RAPPORT ANNUEL POUR L'ANNÉE DE PRÊT 1981-1982

Canada

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Secretary
of State

Secrétariat
d'État

Government
Publications

Canada Student LOANS Program

ANNUAL REPORT OR LOAN YEAR 1982-83

Canada

Canada Student LOANS Program

ANNUAL REPORT
FOR LOAN YEAR 1982-83

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N° de cat. S1-1/1983

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CANADA STUDENT LOANS PROGRAM

The Honourable Walter F. McLean, P.C., M.P.
Secretary of State
House of Commons
Ottawa, Ontario

Dear Mr. McLean:

I have the honour to submit to you the Annual Report of the Canada Student Loans Program for the loan year August 1, 1982 to July 31, 1983.

A handwritten signature in dark ink, appearing to read "H. Labelle". The script is fluid and cursive, with the first letter of the first name being a large, stylized capital 'H'.

Huguette Labelle
Under Secretary of State

Nineteenth Annual Report for the Loan Year August 1, 1982 to July 31, 1983

The *Canada Student Loans Act* came into effect on July 28, 1964. Its purpose is to make financial help available to students who require assistance to carry on full-time studies at the post-secondary level of education. Under Bill C-55, which received Royal Assent on March 18, 1981, the loan year start date was changed from July 1 to August 1. Accordingly this report covers the nineteenth year of operations (August 1, 1982 to July 31, 1983).

Under the Canada Student Loans Program, the Government of Canada guarantees loans made by chartered banks and other designated lenders to students on the basis of Certificates of Eligibility (loan authorization documents) issued by provinces participating in the program. The Government of Canada pays the interest on these loans while the students continue full-time studies and for six months afterwards. A province choosing to operate its own program of student loans, as does the province of Quebec, is entitled to an alternative payment to assist it in paying loan costs (interest and losses) of its provincial plan.

Eligibility of students

Students may receive aid if they:

- are Canadian citizens or permanent residents, within the meaning of the *Immigration Act, 1976*
- establish residence in a province which issues Certificates of Eligibility
- are qualified for enrolment or are enrolled at a specified educational institution as a full-time student for a distinct period for, or within, a course of studies at a post-secondary school level which is not less than 12 consecutive weeks long
- have established to the satisfaction of the appropriate provincial authority that a loan is needed to enable them to pursue their course of study.

There is no age limit for borrowing under the program.

Loan terms

The maximum loan a province could authorize to a student during the 1982-83 loan year was \$1,800, where the period of studies was 26 to 32 weeks long, or \$900 where the period of studies was of 13 to 16 weeks duration and part of a longer program, or for an amount not exceeding \$56.25 per week for other periods of study; the overall total which may be negotiated during the educational career of the student is \$9,800. The loans are interest free to borrowers while they are full-time students and for six months thereafter, and no repayment of principal need be made during that time. After the expiry of this period the loans are repayable by the borrowers, including interest charges at a rate not exceeding the maximum rate calculated in accordance with the Canada Student Loans Regulations, over a maximum repayment period of 10 years after cessation of studies. The maximum rate of interest payable by students consolidating loans in the loan year 1982-83 was 15.875%. Borrowers are not required to provide security to obtain a loan.

The role of provincial governments

A participating province may authorize loans during any loan year in an aggregate amount up to the total allocation (Table A), which has been calculated in accordance with a formula expressed in the Canada Student Loans Act. A basic provincial allocation is calculated for all provinces on the basis of the relationship which the 18-24 age group in a province bears to the same group in Canada as a whole. For the loan year 1982-83, the total provincial allocation was \$285,730,890. The total assigned to provinces choosing to issue Certificates of Eligibility was \$209,711,095. A supplementary allocation of \$85,719,267 (equal to 30% of the total provincial allocation) is provided for in the Act. This supplementary loan allocation, is not tied to provincial population data and may be allocated on a discretionary basis by the Minister, upon application by a province, where there is a need for an additional loan allocation. This supplementary allocation was included in the legislation since, in practice, the relative levels of loan demand differ from province to province due to differences in income patterns, student enrolment and participation rates. Table A shows the allocation to participating provinces and particulars of Certificates of Eligibility issued by them in the loan year 1982-83.

Since Quebec has chosen not to issue loans under the Canada Student Loans Program but rather to receive an Alternative Payment, the province operates a compatible student loans program.

Development of administrative criteria

The Canada Student Loans Program has benefitted greatly from the co-operation afforded by the governments of the participating provinces. Provincial governments are responsible for much of the important administrative work involved, including determination of the eligibility of individual students, the assessment of students' needs, determination of provincial residency status of students and the designation of educational institutions. During the first loan year, federal and provincial officials responsible for the administration of the program established a consultative procedure for the development of a set of common administrative criteria to ensure a reasonable degree of uniformity in the administrative practices followed by participating provinces. These criteria have been used by participating provinces as the minimum standards for administration and have been reviewed from year to year in the light of experience gained.

Although the Province of Quebec has its own student assistance program and does not issue Certificates of Eligibility under the Canada Student Loans Program, representatives of Quebec participate in the consultative procedures mentioned above, thereby assuring a measure of co-ordination in the development and application of student loan facilities throughout Canada.

Role of lenders

The chartered banks and other lenders designated for the purposes of the program continue to co-operate in their roles as lenders under the provisions of the Canada Student Loans Program. During the loan year 1982-83, they negotiated the loans of 172,506 students amounting to some \$280 million. Bank branches and credit unions in both urban and rural areas participated. Table B shows the position of loans outstanding with lenders at the end of the 1982-83 loan year. Table C shows the distribution of loans among lenders.

Obligations of the Government of Canada

The *Canada Student Loans Act* provides for the following payments to be made by the Government of Canada:

- interest to lenders at the rate prescribed by regulation (16.375% per annum for loans advanced in the loan year 1982-83) while the loans are interest free to borrowers and weighted average interest rates for loans negotiated in previous years
- the outstanding principal and interest which a lender cannot collect from a student
- the outstanding principal and interest owing to the lender in the event of the death of a borrower
- a collection fee to an agency which has collected a defaulted Canada Student Loan on behalf of the government
- an alternative payment to any provincial government which advises the minister that it will operate its own program of assistance and not issue loans under the Canada Student Loans Program. The alternative payment is calculated by applying the proportion that the 18-24 age group of the province concerned bears to the same population age group in participating provinces, against the cost of the program in that loan year to the Canadian government. The Province of Quebec opted for the alternative payment for the first and subsequent years of the program at its inception in 1964. The amounts of these payments for each loan year, payable in the following fiscal year, are included in Table D.

Benefits to students

During the period the student is in school and for six months thereafter, the Government of Canada provides an interest subsidy to the student by paying interest to the lender on the students' Canada Student Loans. The rate payable by the government is based on the average yields on 1-5 year Government of Canada bonds over a six-month averaging period plus 1% (16.375% for loans advanced in the loan year 1982-83). During the loan year 1982-83 interest paid to lenders totalled \$71.8 million, as shown in Table D. The rate payable by the student after the interest-free period is based on the average yields of 5-10 year Government of Canada bonds over a six-month averaging period plus 1% (15.875% for loans falling due in the loan year 1982-83).

Review of operations during the loan year (August 1, 1982 to July 31, 1983)

During the loan year 1982-83, 184,469 students were issued 220,280 Certificates of Eligibility which authorized \$308 million in loans. 172,506 students negotiated certificates in the loan year 1982-83 for a value of \$280 million. As in previous years, a small proportion of students did not use their certificates or borrowed less than the amount authorized. In some instances, provinces issued more than one certificate to cover a student's needs during the period.

Between the commencement of the program in 1964 and July 31, 1983, lenders negotiated 2,283,122 Certificates of Eligibility, for a total value of \$2,333.8 million. As at July 31, 1983, \$930 million was outstanding at lending institutions. Of that amount, \$535.1 million was owed by students still enrolled and not liable to commence repayment; \$394.9 million was still outstanding but under repayment.

From inception of the program to July 31, 1983, approximately 1.1 million loans have become liable for repayment by the student. Of these, 125,597 loans have been paid to lenders under the guarantee provisions of the Act. The rate of student default on loans owing lenders was 11.5% for the loan year. However, after recoveries of \$118.8 million out of a total \$261.7 to be recovered, the net dollar loss of the total of \$2,020 million of loans at risk, was 9.06%, or a total of \$142.9 million. Since most of the debtors who are repaying their debts to the Crown are doing so by monthly instalments through commercial collection agencies, it is anticipated that, based on past experience, virtually all the monies due the Crown will be repaid in time and only a small proportion has been or will be deleted, because of the death or the permanent disability of the debtor, or because the efforts of either the collection agencies, the Department of Justice or both have been unsuccessful in locating a debtor before the debt becomes subject to the statute of limitations.

Statistical information

Tables A and B summarize operational data for the loan year under review and Tables C and D summarize operational data for each year since inception. Tables 1 to 4 contain information on educational institutions attended by student borrowers during the loan year, academic qualifications sought by these students and their age, sex and marital status.

For the loan year 1982-83, students attending universities in Canada were issued 60% of all Certificates of Eligibility negotiated and 1.2% were issued to students attending universities outside Canada, mainly in the United States. Of the balance, 26.1% were issued to students at technical and vocational training institutions and 12.7% to students in other post-secondary educational institutions (e.g. junior colleges, private institutions and nursing schools).

Approximately 57% of the student borrowers in the loan year 1982-83 were in undergraduate or equivalent courses, 40% were pursuing diplomas or certificates at technical/vocational institutions, community colleges and non-degree courses at university with the remaining 3% seeking graduate degrees. Approximately 90.8% of those at university, pursuing an undergraduate degree, or its equivalent, attended an institution located in the province which had issued their Certificates of Eligibility. Of those pursuing a degree at the master's level 69.7% studied in their home province as did 50.2% of students at the doctoral level.

List of tables

- A Provincial allocations, supplementary allocations, Certificates of Eligibility issued, number of students issued certificates and certificates negotiated in each participating province for the loan year ended July 31, 1983
- B Value of loans outstanding at lending institutions as at July 31, 1983
- C Summary of distribution of loans by lender by loan year 1964-65 to 1982-83
- D Summary of operations by loan year - 1964-65 to 1982-83

**Statistical information about student borrowers for the loan year
1982-83:**

- 1A Distribution of certificates by university attended for the loan year ended July 31, 1983
- 1B Distribution of certificates by technical/vocational institute attended for the loan year ended July 31, 1983
- 1C Distribution of certificates by junior college attended for the loan year ended July 31, 1983
- 1D Summary of distribution of certificates by educational institutions attended for the loan year ended July 31, 1983
- 2A Distribution of certificates negotiated for non-degree courses by province or country in which educational institution is located for the loan year ended July 31, 1983
- 2B Distribution of certificates negotiated for undergraduate courses by province or country in which educational institution is located for the loan year ended July 31, 1983
- 2C Distribution of certificates negotiated for master's degree courses by province or country in which educational institution is located for the loan year ended July 31, 1983
- 2D Distribution of certificates negotiated for doctoral degree courses by province or country in which educational institution is located for the loan year ended July 31, 1983
- 2E Distribution of certificates negotiated for all courses by province or country in which educational institution is located for the loan year ended July 31, 1983
- 3 Distribution of certificates by province of issue, location of institution attended, and level of study for the loan year ended July 31, 1983
- 4 Distribution of certificates by age and level of study, sex and marital status for the loan year ended July 31, 1983

TABLE A
Provincial allocations, supplementary allocations, Certificates of Eligibility issued, number of students issued certificates and certificates negotiated in each participating province for the loan year ended July 31, 1983

| Issuing province | Allocation | | Certificates issued* | | | Certificates negotiated* | | | |
|-----------------------|-----------------------|--------------------------|----------------------|-------------|------------------------|--------------------------|-------------------|------------------------|--------------------|
| | Provincial allocation | Supplementary allocation | Total allocation | Face value | Number of certificates | Number of students | Amount negotiated | Number of certificates | Number of students |
| | \$ | \$ | \$ | \$ | | | \$ | | |
| British Columbia | 30,793,220 | 199,785 | 30,993,005 | 38,098,431 | 24,909 | 22,033 | 34,083,243 | 22,445 | 20,339 |
| Alberta | 30,967,230 | 752,829 | 31,720,059 | 41,513,650 | 25,767 | 19,783 | 30,257,496 | 19,004 | 16,051 |
| Saskatchewan | 11,098,645 | 2,456,584 | 13,555,229 | 11,698,155 | 13,306 | 6,856 | 10,460,338 | 11,910 | 6,400 |
| Manitoba | 11,626,675 | 4,318,289 | 15,944,964 | 15,378,066 | 8,693 | 8,243 | 13,564,679 | 7,598 | 7,237 |
| Ontario | 98,223,990 | 59,846,044 | 158,070,034 | 150,469,619 | 108,098 | 97,451 | 144,282,317 | 102,935 | 93,874 |
| New Brunswick | 8,113,900 | 5,107,788 | 13,221,688 | 16,223,565 | 10,188 | 9,247 | 15,326,600 | 9,568 | 8,777 |
| Nova Scotia | 9,871,145 | 8,602,999 | 18,474,144 | 19,616,264 | 11,753 | 10,731 | 18,556,566 | 11,062 | 10,179 |
| Prince Edward Island | 1,385,795 | 691,967 | 2,077,762 | 2,928,312 | 1,980 | 1,754 | 2,805,313 | 1,877 | 1,688 |
| Newfoundland | 6,645,530 | 3,742,982 | 10,388,512 | 11,799,319 | 15,437 | 8,226 | 10,785,079 | 14,203 | 7,829 |
| Yukon | 335,735 | | 335,735 | 230,730 | 137 | 133 | 196,280 | 125 | 122 |
| Northwest Territories | 649,180 | | 649,180 | 22,669 | 12 | 12 | 17,324 | 10 | 10 |
| Total | 209,711,045 | 85,719,267 | 295,430,312 | 307,978,780 | 220,280 | 184,469 | 280,335,235 | 200,737 | 172,506 |

*Number of certificates issued and 'number of students' issued certificates vary from 'number of certificates' negotiated and 'number of students' negotiating certificates because some students were issued more than one certificate and some students did not negotiate their certificates. The value or certificates issued and certificates negotiated also varies because some students do not negotiate the full value of their certificates.

TABLE B
Value of loans outstanding at lending institutions as at July 31, 1983

| Lending institution | Loans outstanding in | | |
|---------------------|--|--|-------------|
| | Class A (government paying interest) | Class B (borrower paying interest) | Total |
| | \$ | \$ | \$ |
| Chartered banks | 519,286,646 | 384,217,275 | 903,503,921 |
| Credit unions | 15,820,941 | 10,762,448 | 26,583,389 |
| Total | 535,107,587 | 394,979,723 | 930,087,310 |

TABLE C
Summary of distribution of loans by lenders by loan year
1964-65 to 1982-83

| Loan year | Chartered banks | | | | | | | Credit Union etc. | Total all lenders | |
|--------------|--------------------------------|------------------------------|------------------------------|------------------------------|--|------------------------------|---------------------------|--------------------------------|---------------------------|-------------------------------|
| | Bank of Montreal | Bank of Nova Scotia | Royal Bank of Canada | Toronto Dominion Bank | Canadian Imperial Bank of Commerce | Other banks | Total all banks | | | |
| 1964-65 | Number Amount \$ % of \$ | 12,581 7,183,243 27.2 | 5,973 3,435,094 13.1 | 10,248 6,237,059 23.6 | 4,978 2,858,549 10.8 | 10,808 6,178,488 23.4 | 516 298,509 1.1 | 45,104 26,190,942 99.2 | 322 198,746 0.8 | 45,426 26,389,688 100 |
| 1965-66 | Number Amount \$ % of \$ | 15,438 9,531,046 28.1 | 7,284 4,607,240 13.6 | 12,022 7,965,648 23.5 | 5,043 3,165,331 9.3 | 12,381 7,640,402 22.5 | 841 544,885 1.6 | 53,009 33,454,552 98.6 | 693 470,042 1.4 | 53,702 33,924,594 100 |
| 1966-67 | Number Amount \$ % of \$ | 19,821 11,906,870 29.8 | 9,319 5,407,377 13.5 | 14,753 9,051,181 22.7 | 6,371 3,504,736 8.8 | 15,261 8,784,853 22.0 | 996 659,391 1.7 | 66,521 39,314,408 98.5 | 880 601,790 1.5 | 67,401 39,916,198 100 |
| 1967-68 | Number Amount \$ % of \$ | 26,862 16,298,855 28.8 | 12,204 7,335,718 13.0 | 20,532 12,588,215 22.3 | 9,866 5,463,954 9.7 | 22,830 13,163,506 23.3 | 1,224 779,923 1.4 | 93,518 55,630,171 98.4 | 1,240 879,953 1.6 | 94,758 56,510,124 100 |
| 1968-69 | Number Amount \$ % of \$ | 28,415 16,788,843 26.8 | 13,838 7,846,007 12.5 | 23,360 13,678,587 21.9 | 11,962 6,378,170 10.2 | 28,611 15,822,248 25.3 | 1,564 1,035,428 1.7 | 107,750 61,549,283 98.4 | 1,543 1,026,894 1.6 | 109,293 62,576,177 100 |
| 1969-70 | Number Amount \$ % of \$ | 31,236 19,498,229 25.0 | 15,443 9,322,547 12.0 | 27,370 17,229,252 22.2 | 14,496 8,056,849 10.4 | 35,849 20,826,819 26.8 | 1,760 1,373,530 1.8 | 126,154 76,307,226 98.2 | 1,916 1,402,192 1.8 | 128,070 77,709,418 100 |
| 1970-71 | Number Amount \$ % of \$ | 31,337 19,653,902 23.6 | 16,016 9,613,254 11.5 | 28,338 17,784,793 21.4 | 15,728 8,731,799 10.5 | 42,068 24,535,336 29.5 | 2,085 1,548,423 1.9 | 135,572 81,867,507 98.4 | 1,915 1,368,100 1.6 | 137,487 83,235,607 100 |
| 1971-72 | Number Amount \$ % of \$ | 29,427 19,290,027 22.6 | 15,078 9,612,529 11.3 | 27,899 18,472,326 21.6 | 15,054 8,866,075 10.4 | 42,037 26,238,739 30.7 | 2,146 1,679,456 2.0 | 131,641 84,159,152 98.5 | 1,860 1,254,180 1.5 | 133,501 85,413,332 100 |
| 1972-73 | Number Amount \$ % of \$ | 28,479 22,227,703 22.3 | 14,546 11,274,329 11.3 | 27,831 22,077,896 22.2 | 15,288 11,350,496 11.4 | 41,327 29,226,858 29.3 | 2,347 1,995,898 2.0 | 129,818 98,153,180 98.5 | 2,194 1,462,968 1.5 | 132,012 99,616,148 100 |
| 1973-74 | Number Amount \$ % of \$ | 29,828 23,417,401 22.0 | 14,901 11,773,668 11.0 | 28,818 23,489,142 22.0 | 15,951 12,125,908 11.4 | 42,450 31,982,555 30.0 | 2,715 2,105,416 2.0 | 134,663 104,894,090 98.4 | 2,487 1,744,309 1.6 | 137,150 106,638,399 100 |

TABLE C (cont'd)

| | | | | | | | | | | |
|--------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|-----------------------------|------------------------------------|-----------------------------|-----------------------------------|
| 1974-75 | Number Amount \$ % of \$ | 32,734 25,459,582 21.5 | 16,590 13,204,461 11.2 | 31,591 25,980,805 22.0 | 17,439 13,461,895 11.4 | 46,704 35,274,482 29.9 | 3,406 2,718,472 2.3 | 148,464 116,099,697 98.3 | 2,885 2,058,990 1.7 | 151,349 118,158,687 100 |
| 1975-76 | Number Amount \$ % of \$ | 37,822 31,367,689 21.5 | 19,833 16,373,146 11.3 | 37,665 32,389,903 22.2 | 21,587 16,753,347 11.5 | 55,297 42,297,363 29.1 | 4,132 3,774,069 2.6 | 176,336 142,955,517 98.2 | 3,399 2,654,370 1.8 | 179,735 145,609,887 100 |
| 1976-77 | Number Amount \$ % of \$ | 32,754 32,941,180 20.8 | 18,313 17,910,129 11.3 | 34,348 35,208,029 22.2 | 19,632 18,923,416 12.0 | 50,026 46,184,834 29.2 | 3,225 3,239,604 2.0 | 158,298 154,407,192 97.5 | 3,963 3,889,316 2.5 | 162,261 158,296,508 100 |
| 1977-78 | Number Amount \$ % of \$ | 25,028 25,971,353 19.6 | 15,298 15,238,968 11.5 | 29,070 30,775,647 23.2 | 14,814 14,949,617 11.3 | 40,020 38,080,044 28.7 | 3,287 3,467,910 2.6 | 127,517 128,483,539 96.9 | 3,749 4,120,924 3.1 | 131,266 132,604,463 100 |
| 1978-79 | Number Amount \$ % of \$ | 28,115 29,394,036 19.9 | 16,616 16,759,276 11.3 | 31,326 33,176,006 22.4 | 17,940 18,298,514 12.4 | 42,968 41,565,682 28.1 | 3,514 3,683,285 2.5 | 140,479 142,876,799 96.6 | 4,610 5,027,086 3.4 | 145,089 147,903,885 100 |
| 1979-80 | Number Amount \$ % of \$ | 28,853 30,237,514 21.2 | 16,276 16,498,989 11.6 | 30,389 31,682,554 22.2 | 16,926 16,912,833 11.8 | 40,179 38,452,335 26.9 | 3,448 3,819,501 2.7 | 136,071 137,603,726 96.4 | 5,756 5,085,608 3.6 | 141,827 142,689,334 100 |
| 1980-81 | Number Amount \$ % of \$ | 32,969 36,236,511 22.4 | 17,627 18,884,467 11.7 | 32,787 36,231,467 22.3 | 16,295 17,500,576 10.8 | 42,590 43,232,183 26.7 | 3,678 4,297,010 2.6 | 145,946 156,382,214 96.5 | 5,981 5,638,253 3.5 | 151,927 162,020,467 100 |
| July 1981 | Number Amount \$ % of \$ | 23 19,670 16.0 | 22 16,970 13.9 | 43 37,915 31.0 | 17 14,830 12.1 | 42 27,130 22.2 | 2 1,400 1.1 | 149 117,915 96.3 | 6 4,515 3.7 | 155 122,430 100 |
| 1981-82 | Number Amount \$ % of \$ | 35,863 45,837,129 22.9 | 18,967 23,324,264 11.7 | 33,496 43,149,373 21.5 | 18,470 23,376,509 11.7 | 44,130 52,068,326 26.1 | 4,421 5,357,343 2.7 | 155,347 193,112,944 96.6 | 6,216 6,738,283 3.4 | 161,563 199,851,227 100 |
| 1982-83 | Number Amount \$ % of \$ | 37,789 54,834,080 19.5 | 26,018 36,180,915 12.9 | 43,595 63,028,400 22.9 | 22,803 32,398,912 11.6 | 57,271 76,793,866 27.4 | 5,603 8,136,946 2.9 | 193,079 271,373,119 96.8 | 7,658 8,962,116 3.2 | 200,737 280,335,235 100 |
| Total | Number Amount \$ % of \$ | 545,374 478,094,863 22.1 | 290,162 254,619,348 11.8 | 525,481 480,234,198 22.2 | 280,660 243,092,316 11.3 | 712,849 598,376,049 27.7 | 50,910 50,516,399 2.3 | 2,405,436 2,104,933,173 97.4 | 59,273 54,588,635 2.6 | 2,464,709 2,159,521,808 100 |

TABLE D
Summary of operations by loan year - 1964-65 to 1982-83

| Loan year | Loan data | | | Statutory payments and recoveries | | | | | | | Costs | | Other |
|-----------|---|-------------------------------------|-------------------|-----------------------------------|--------------|------------------|---------------------|----------------------|-------------|--------------|-------|-------------|-------------|
| | Value of certificates issued (millions) | No. of students issued certificates | Interest payments | Loss claims | Death claims | Collection costs | Recoveries (credit) | Alternative payments | Total | Service fees | | | |
| | \$ | | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | | \$ | |
| 1964-65 | 26.7 | 42,113 | 154,345 | — | 500 | — | — | — | 154,845 | — | | 154,845 | — |
| 1965-66 | 36.0 | 51,272 | 1,551,733 | 6,751 | 20,690 | — | — | 74,262 | 1,653,436 | 93,318 | | 1,653,436 | 93,318 |
| 1966-67 | 41.1 | 63,243 | 2,438,354 | 109,256 | 55,607 | — | — | 757,448 | 3,358,077 | 151,102 | | 3,358,077 | 151,102 |
| 1967-68 | 57.9 | 90,371 | 4,936,456 | 210,437 | 93,485 | 983 | 9,675 | 1,229,577 | 6,461,263 | 223,525 | | 6,461,263 | 223,525 |
| 1968-69 | 65.9 | 107,312 | 5,993,076 | 395,709 | 112,134 | 14,585 | 64,695 | 2,402,553 | 8,863,362 | 307,528 | | 8,863,362 | 307,528 |
| 1969-70 | 80.0 | 121,611 | 10,621,705 | 1,495,650 | 163,973 | 21,306 | 109,618 | 2,909,954 | 15,102,970 | 367,686 | | 15,102,970 | 367,686 |
| 1970-71 | 92.1 | 135,899 | 16,565,480 | 4,983,074 | 208,996 | 116,183 | 557,692 | 5,342,277 | 26,628,318 | 426,121 | | 26,628,318 | 426,121 |
| 1971-72 | 91.8 | 128,585 | 11,558,412 | 7,597,242 | 199,046 | 192,467 | 1,030,066 | 9,069,966 | 27,587,067 | 479,495 | | 27,587,067 | 479,495 |
| 1972-73 | 106.6 | 122,396 | 20,039,215 | 8,849,095 | 238,937 | 305,384 | 1,724,576 | 7,977,986 | 35,686,041 | 499,834 | | 35,686,041 | 499,834 |
| 1973-74 | 115.8 | 125,987 | 16,272,785 | 12,342,508 | 321,641 | 391,445 | 2,379,871 | 11,104,750 | 38,053,258 | 533,173 | | 38,053,258 | 533,173 |
| 1974-75 | 129.7 | 140,644 | 19,011,499 | 13,982,509 | 431,506 | 688,591 | 4,198,708 | 10,704,927 | 40,620,324 | 606,166 | | 40,620,324 | 606,166 |
| 1975-76 | 157.4 | 153,419 | 21,877,080 | 15,991,766 | 429,283 | 1,260,549 | 5,700,890 | 11,826,396 | 45,684,184 | 749,742 | | 45,684,184 | 749,742 |
| 1976-77 | 178.3 | 154,981* | 19,419,330 | 19,861,326 | 343,444 | 2,389,540 | 9,218,177 | 13,027,488 | 45,822,951 | 952,322 | | 45,822,951 | 952,322 |
| 1977-78 | 140.9 | 119,242 | 31,166,431 | 19,357,614 | 417,900 | 2,763,814 | 11,106,330 | 12,102,573 | 54,702,002 | 960,373 | | 54,702,002 | 960,373 |
| 1978-79 | 159.3 | 132,013 | 39,003,234 | 25,139,759 | 282,740 | 2,718,448 | 11,692,772 | 15,875,306 | 71,326,715 | 798,547 | | 71,326,715 | 798,547 |
| 1979-80 | 152.5 | 123,895 | 32,922,029 | 25,943,518 | 213,010 | 2,773,540 | 13,192,936 | 21,670,352 | 70,329,515 | 1,302,788 | | 70,329,515 | 1,302,788 |
| 1980-81 | 175.6 | 136,746 | 27,840,292 | 26,739,118 | 388,637 | 3,749,047 | 17,924,487 | 17,452,508 | 58,245,115 | 1,423,084 | | 58,245,115 | 1,423,084 |
| July 1981 | .4 | 541 | 10,293,171 | 1,909,150 | 28,820 | 336,578 | 1,196,650 | — | 11,371,069 | — | | 11,371,069 | — |
| 1981-82 | 217.8 | 148,383 | 49,408,241 | 33,626,693 | 400,801 | 3,703,735 | 18,407,459 | 17,612,136 | 86,344,147 | 1,685,677** | | 86,344,147 | 1,685,677** |
| 1982-83 | 308.0 | 184,469 | 71,773,235 | 43,234,255 | 442,131 | 4,160,931 | 20,265,474 | 25,828,646 | 125,173,724 | 2,025,879 | | 125,173,724 | 2,025,879 |
| Total | 2,333.8 | 2,283,122 | 412,846,103 | 261,775,430 | 4,803,281 | 25,587,126 | 118,782,664 | 186,969,105 | 773,198,381 | 13,586,360 | | 773,198,381 | 13,586,360 |

* Figure includes 23,279 certificates incorrectly reported as issued in the 1976-77 loan year which should have appeared as issued in the 1977-78 loan year.

** Figure incorrect in 1981-82 Annual Report.

TABLE 1A
Distribution of certificates by university attended
for the loan year ended July 31, 1983

| Universities | Non-degree programs* | | | Undergraduate degree programs** | | | Masters | | | Doctorate | | | Total | |
|---------------------------------|----------------------|-----------|----|---------------------------------|------------|----|---------|---------|----|-----------|---------|----|--------|------------|
| | Number | Amount | \$ | Number | Amount | \$ | Number | Amount | \$ | Number | Amount | \$ | Number | Amount |
| | | | | | | | | | | | | | | |
| British Columbia | | | | | | | | | | | | | | |
| University of British Columbia | 334 | 542,104 | | 5,789 | 9,115,939 | | 399 | 647,862 | | 41 | 69,944 | | 6,563 | 10,375,849 |
| Simon Fraser University | 283 | 369,083 | | 2,595 | 3,515,142 | | 64 | 89,168 | | 5 | 5,390 | | 2,947 | 3,978,783 |
| University of Victoria | 61 | 115,125 | | 2,582 | 3,917,741 | | 62 | 86,515 | | 0 | 0 | | 2,705 | 4,119,381 |
| Alberta | | | | | | | | | | | | | | |
| University of Alberta | 9 | 11,978 | | 4,479 | 6,584,226 | | 196 | 316,239 | | 12 | 21,190 | | 4,696 | 6,933,633 |
| University of Calgary | 6 | 10,321 | | 3,498 | 5,214,394 | | 142 | 232,439 | | 13 | 25,146 | | 3,659 | 5,482,300 |
| University of Lethbridge | 2 | 2,700 | | 905 | 1,281,724 | | 1 | 1,910 | | 0 | 0 | | 908 | 1,286,334 |
| Saskatchewan | | | | | | | | | | | | | | |
| University of Regina | 93 | 78,695 | | 1,466 | 1,239,073 | | 9 | 11,130 | | 1 | 950 | | 1,569 | 1,329,848 |
| University of Saskatchewan | 39 | 30,939 | | 5,889 | 5,094,425 | | 119 | 111,129 | | 6 | 7,160 | | 6,053 | 5,243,653 |
| Manitoba | | | | | | | | | | | | | | |
| Brandon University | 5 | 8,170 | | 617 | 985,155 | | 1 | 2,700 | | 0 | 0 | | 623 | 996,025 |
| University of Manitoba | 100 | 173,886 | | 3,195 | 5,262,682 | | 277 | 445,353 | | 9 | 14,662 | | 3,581 | 5,896,583 |
| University of Winnipeg | 1 | 1,856 | | 885 | 1,413,864 | | 1 | 1,860 | | 0 | 0 | | 887 | 1,417,580 |
| Ontario | | | | | | | | | | | | | | |
| Algoma University | 6 | 8,366 | | 113 | 141,450 | | 0 | 0 | | 0 | 0 | | 119 | 149,816 |
| Bar Admission Course | 0 | 0 | | 287 | 453,895 | | 0 | 0 | | 0 | 0 | | 287 | 453,895 |
| Brock University | 77 | 109,581 | | 1,336 | 1,810,963 | | 21 | 39,176 | | 0 | 0 | | 1,434 | 1,959,720 |
| Carleton University | 9 | 12,040 | | 2,626 | 3,702,019 | | 179 | 277,910 | | 10 | 12,108 | | 2,824 | 4,004,077 |
| University of Guelph | 154 | 179,082 | | 4,458 | 6,053,766 | | 106 | 151,044 | | 17 | 23,862 | | 4,735 | 6,407,754 |
| Lakehead University | 167 | 254,737 | | 963 | 1,479,740 | | 30 | 47,523 | | 0 | 0 | | 1,160 | 1,782,000 |
| Laurentian University | 48 | 80,123 | | 1,605 | 2,231,237 | | 18 | 22,983 | | 0 | 0 | | 1,671 | 2,334,343 |
| McMaster University | 6 | 11,705 | | 3,247 | 4,725,557 | | 127 | 181,856 | | 17 | 32,895 | | 3,397 | 4,952,013 |
| University of Ottawa | 35 | 56,804 | | 2,660 | 3,994,050 | | 153 | 240,484 | | 22 | 26,031 | | 2,870 | 4,267,369 |
| Queen's University at Kingston | 2 | 3,712 | | 2,997 | 4,394,650 | | 179 | 343,827 | | 4 | 5,636 | | 3,182 | 4,747,825 |
| Ryerson Polytechnical Institute | 1,012 | 1,493,216 | | 2,094 | 3,082,058 | | 4 | 7,353 | | 0 | 0 | | 3,110 | 4,582,627 |
| University of Toronto | 154 | 265,791 | | 8,699 | 12,787,851 | | 545 | 899,999 | | 132 | 206,130 | | 9,530 | 14,159,771 |
| Trent University | 5 | 5,652 | | 1,049 | 1,527,910 | | 6 | 14,255 | | 0 | 0 | | 1,060 | 1,547,817 |
| University of Waterloo | 23 | 33,806 | | 5,347 | 5,440,654 | | 104 | 152,615 | | 11 | 16,977 | | 5,485 | 5,644,052 |
| University of Western Ontario | 35 | 60,053 | | 6,055 | 8,952,488 | | 382 | 652,910 | | 13 | 23,348 | | 6,485 | 9,688,799 |
| Wilfrid Laurier University | 66 | 99,112 | | 1,673 | 2,231,113 | | 137 | 208,914 | | 0 | 0 | | 1,876 | 2,539,139 |
| University of Windsor | 22 | 36,941 | | 2,733 | 3,666,069 | | 186 | 255,392 | | 5 | 6,168 | | 2,946 | 3,964,570 |
| York University | 10 | 12,366 | | 4,443 | 6,260,961 | | 294 | 461,250 | | 38 | 63,603 | | 4,785 | 6,798,180 |

| | | | | | | | | | | |
|------------------------------------|-------|-----------|---------|-------------|-------|-----------|-----|---------|---------|-------------|
| <i>Quebec</i> | | | | | | | | | | |
| Concordia University | 7 | 11,513 | 272 | 396,904 | 26 | 50,661 | 2 | 1,912 | 307 | 460,990 |
| Laval University | 30 | 49,496 | 157 | 217,132 | 19 | 29,420 | 2 | 3,200 | 208 | 299,248 |
| McGill University | 30 | 58,149 | 392 | 595,398 | 88 | 157,602 | 8 | 13,837 | 518 | 824,986 |
| University of Montreal | 8 | 13,273 | 62 | 95,397 | 22 | 36,046 | 10 | 16,469 | 102 | 161,185 |
| <i>New Brunswick</i> | | | | | | | | | | |
| Université de Moncton | 228 | 359,027 | 1,955 | 3,001,822 | 51 | 79,604 | 0 | 0 | 2,234 | 3,440,453 |
| Mount Allison University | 7 | 10,020 | 686 | 1,174,431 | 2 | 645 | 0 | 0 | 695 | 1,185,096 |
| University of New Brunswick | 18 | 27,308 | 2,749 | 4,439,040 | 25 | 40,640 | 4 | 8,226 | 2,796 | 4,515,214 |
| St. Thomas University | 2 | 3,600 | 527 | 846,353 | 0 | 0 | 0 | 0 | 529 | 849,953 |
| <i>Nova Scotia</i> | | | | | | | | | | |
| Acadia University | 30 | 50,152 | 1,472 | 2,610,560 | 33 | 50,379 | 0 | 0 | 1,535 | 2,711,091 |
| College of Cape Breton | 408 | 687,552 | 430 | 761,954 | 0 | 0 | 0 | 0 | 838 | 1,449,506 |
| Dalhousie University | 97 | 172,294 | 2,502 | 4,267,361 | 238 | 403,316 | 25 | 47,192 | 2,862 | 4,890,163 |
| University of King's College | 2 | 3,820 | 182 | 308,526 | 0 | 0 | 0 | 0 | 184 | 312,346 |
| Mount Saint Vincent University | 77 | 139,078 | 632 | 1,088,034 | 5 | 9,107 | 1 | 1,800 | 715 | 1,238,019 |
| N.S. College of Art & Design | 14 | 16,092 | 298 | 449,152 | 3 | 4,560 | 0 | 0 | 315 | 469,804 |
| Nova Scotia Technical College | 18 | 30,024 | 327 | 523,971 | 16 | 28,680 | 1 | 1,912 | 362 | 584,587 |
| St. Francis Xavier University | 55 | 90,079 | 1,293 | 2,292,296 | 2 | 3,712 | 0 | 0 | 1,350 | 2,386,087 |
| St. Mary's University | 27 | 44,808 | 1,030 | 1,776,219 | 33 | 58,827 | 0 | 0 | 1,090 | 1,879,854 |
| <i>Prince Edward Island</i> | | | | | | | | | | |
| University of Prince Edward Island | 29 | 46,260 | 681 | 1,029,832 | 0 | 0 | 0 | 0 | 710 | 1,076,092 |
| <i>Newfoundland</i> | | | | | | | | | | |
| Memorial University | 27 | 19,904 | 11,173 | 7,146,169 | 90 | 68,713 | 0 | 0 | 11,290 | 7,234,786 |
| Other universities in Canada*** | 85 | 109,982 | 494 | 697,084 | 70 | 109,302 | 2 | 3,172 | 651 | 919,540 |
| Total universities in Canada | 3,963 | 6,010,375 | 111,599 | 150,228,431 | 4,465 | 7,035,010 | 411 | 658,920 | 120,438 | 163,932,736 |

* Includes diploma, certificate and other programs at equivalent level

** Includes second undergraduate and first professional degrees

*** Includes universities with less than 100 certificates issued

TABLE 1B
Distribution of certificates by technical/vocational institute attended
for the loan year ended July 31, 1983

| Technical/vocational institutes | Non-degree programs | | Technical/vocational institutes | Non-degree programs | |
|--|---------------------|--------------|---|---------------------|--------------|
| | Number | Amount \$ | | Number | Amount \$ |
| <i>British Columbia</i> | | | | | |
| B.C. Institute of Technology | 1,585 | 2,698,623 | Alberta Vocational Centre | 128 | 198,471 |
| Pacific Vocational School | 325 | 389,617 | Northern Alberta Institute of Technology | 1,460 | 2,418,802 |
| Vancouver Vocational School | 358 | 613,467 | Olds Agricultural and Vocational College | 287 | 405,039 |
| Vancouver School of Art | 219 | 363,663 | Southern Alberta Institute of Technology | 1,804 | 3,132,760 |
| | | | Lakehead College | 150 | 196,010 |
| <i>Saskatchewan</i> | | | | | |
| Saskatchewan Technical Institute | 521 | 488,705 | Assiniboine Community College | 276 | 546,737 |
| Wascana Institute of Applied Arts and Sciences | 536 | 568,074 | Red River Community College | 1,069 | 1,987,623 |
| Kelsey Institute of Applied Arts and Sciences | 1,001 | 981,943 | | | |
| <i>Ontario</i> | | | | | |
| Algonquin College | 3,169 | 4,004,428 | New Brunswick Institute of Technology | 472 | 730,905 |
| Canadore College | 1,267 | 1,704,646 | Lady Dunn Trade School | 100 | 151,943 |
| Conestoga College | 1,358 | 1,873,750 | Saint John Institute of Technology | 250 | 370,635 |
| Confederation College | 741 | 1,044,526 | Northeastern Institute of Technology | 340 | 525,939 |
| Durham College | 937 | 1,169,491 | | | |
| Fanshawe College | 2,644 | 3,343,966 | <i>Nova Scotia</i> | | |
| Niagara College | 1,368 | 1,587,718 | Dartmouth Regional Vocational School | 170 | 273,348 |
| Centennial College | 1,910 | 2,704,010 | Nova Scotia Agricultural College | 206 | 340,264 |
| Northern College, Timmins | 258 | 342,470 | Nova Scotia Institute of Technology | 234 | 353,255 |
| Northern College, Kirkland Lake | 249 | 328,146 | | | |
| Northern College, Haileybury | 113 | 156,077 | <i>Newfoundland</i> | | |
| George Brown College | 1,876 | 2,572,146 | Fisheries College | 217 | 244,044 |
| Georgian College | 1,569 | 2,066,512 | Trades & Tech. College of Corner Brook | 874 | 950,004 |
| Humber College | 2,277 | 2,947,675 | District Vocational Schools | 133 | 145,382 |
| Ontario College of Art | 704 | 1,062,545 | Other technical/vocational institutes in Canada | 2,187 | 2,880,275 |
| Lambton College | 496 | 642,346 | | | |
| Loyalist College | 485 | 1,324,932 | | | |
| Cambrian College | 2,037 | 2,484,603 | | | |
| St. Clair College | 1,536 | 2,150,296 | | | |
| St. Lawrence College, Cornwall | 570 | 735,496 | | | |
| St. Lawrence College, Kingston | 1,252 | 1,660,746 | | | |
| St. Lawrence College, Brockville | 384 | 583,528 | | | |
| Mohawk College | 2,415 | 2,706,931 | | | |
| Sault College | 735 | 973,838 | | | |
| Seneca College, Kingston | 385 | 506,444 | | | |
| Seneca College, Willowdale | 2,272 | 3,076,818 | | | |

| | | |
|---|-------|-----------|
| Sheridan College | 1,877 | 2,556,478 |
| Sir Sanford Fleming College, Lindsay | 609 | 854,076 |
| Sir Sanford Fleming College, Peterborough | 1,213 | 1,616,322 |
| Toronto Institute of Medical Technology | 161 | 309,429 |

TABLE 1C
Distribution of certificates by junior college attended
for the loan year ended July 31, 1983

| Junior colleges | Non-degree programs | | Junior colleges | Non-degree programs | |
|------------------------------|---------------------|--------------|---------------------------------|---------------------|--------------|
| | Number | Amount \$ | | Number | Amount \$ |
| <i>British Columbia</i> | | | <i>Alberta</i> | | |
| Carosum College | 766 | 1,172,085 | Camrose Lutheran College | 148 | 212,101 |
| Capilano College | 502 | 750,992 | Grande Prairie College | 150 | 220,127 |
| Cariboo College | 356 | 512,242 | Grant MacEwan Community College | 598 | 906,665 |
| Fraser Valley College | 227 | 301,985 | Lethbridge Community College | 473 | 715,292 |
| Douglas College | 522 | 676,981 | Mount Royal College | 1,224 | 1,728,582 |
| Malaspina College | 615 | 866,707 | Red Deer College | 575 | 859,544 |
| Pacific Vocational Institute | 106 | 144,798 | Medicine Hat College | 252 | 344,466 |
| Okanagan College | 444 | 625,957 | | | |
| New Caledonia College | 371 | 580,735 | | | |
| Vancouver Community | | | | | |
| Langara Campus | 1,081 | 1,519,014 | | | |
| King Edward Campus | 118 | 184,977 | | | |
| Selkirk College | 542 | 830,633 | | | |
| Kwantlen College | 399 | 518,987 | | | |
| <i>Prince Edward Island</i> | | | <i>Newfoundland</i> | | |
| Holland College | 339 | 443,021 | Regina High School | 124 | 141,463 |
| Other junior colleges | 541 | 773,047 | | | |

TABLE 1D
Summary of distribution of certificates by educational institutions attended
for the loan year ended July 31, 1983

| Educational institutions | Graduate degree programs | | | | | | | | | |
|---|--------------------------|-------------|----|---------------------------------|-------------|----|---------|-----------|----|---------------------|
| | Non-degree programs* | | | Undergraduate degree programs** | | | Masters | | | Total |
| | Number | Amount | \$ | Number | Amount | \$ | Number | Amount | \$ | |
| Canadian universities | 3,963 | 6,010,375 | | 111,599 | 150,228,431 | | 4,465 | 7,035,010 | | 120,438 163,932,736 |
| Universities outside Canada | 141 | 252,373 | | 1,544 | 2,738,159 | | 519 | 902,190 | | 2,374 4,235,531 |
| United States of America | 88 | 153,856 | | 1,416 | 2,501,712 | | 456 | 798,785 | | 2,087 3,693,723 |
| United Kingdom | 5 | 10,799 | | 50 | 93,498 | | 34 | 67,752 | | 116 226,574 |
| Europe | 36 | 67,141 | | 49 | 86,633 | | 19 | 34,160 | | 116 211,769 |
| Rest of world | 12 | 20,777 | | 29 | 56,316 | | 10 | 19,493 | | 55 103,465 |
| Total - all universities | 4,104 | 6,262,948 | | 113,143 | 152,966,590 | | 4,984 | 7,955,200 | | 122,812 168,168,267 |
| Junior colleges in Canada | 10,473 | 15,080,341 | | 0 | 0 | | 0 | 0 | | 10,473 15,080,341 |
| Technical & vocational institutions in Canada | 52,271 | 71,045,867 | | 0 | 0 | | 0 | 0 | | 52,271 71,045,867 |
| Other post-secondary institutions (by type) in Canada and rest of world | | | | | | | | | | |
| Junior college - outside Canada | 0 | 0 | | 121 | 199,215 | | 0 | 0 | | 121 199,215 |
| Nursing school | 2,017 | 3,229,936 | | 17 | 26,894 | | 2 | 1,912 | | 2,036 3,258,742 |
| Private institutions | 11,564 | 20,199,695 | | 807 | 1,277,028 | | 140 | 238,642 | | 12,515 21,728,254 |
| Teacher training institutions | 351 | 559,397 | | 6 | 11,249 | | 8 | 12,428 | | 366 585,554 |
| Technical and vocational training institutions - outside Canada | 0 | 0 | | 127 | 240,348 | | 11 | 20,124 | | 143 268,995 |
| Total - other than universities | 76,528 | 109,884,200 | | 1,224 | 1,985,770 | | 161 | 273,106 | | 77,925 112,166,968 |
| Grand Total - all institutions | 80,778 | 116,378,184 | | 114,221 | 154,721,324 | | 5,145 | 8,228,306 | | 200,737 280,335,235 |

* Includes diploma, certificate and other programs at equivalent level.

** Includes second undergraduate and first professional degrees.

TABLE 2A
Distribution of certificates negotiated for non-degree courses by province or country
in which educational institution is located for the loan year ended July 31, 1983

| | Field of study | | | | | | | | | | Total |
|-------------------------------|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-----|----------|----------|-----------------------------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | Trades and technology |
| British Columbia | 1,983 | 290 | 3,166 | 901 | 83 | 1,050 | 1,276 | 108 | 4 | 51 | 1,082 |
| Alberta | 2,651 | 623 | 1,142 | 1,034 | 52 | 1,478 | 926 | 119 | 7 | 75 | 1,394 |
| Saskatchewan | 808 | 126 | 143 | 85 | 44 | 241 | 857 | 2 | 1 | 164 | 450 |
| Manitoba | 765 | 27 | 163 | 90 | 26 | 262 | 590 | 1 | 1 | 31 | 346 |
| Ontario | 12,157 | 571 | 9,108 | 2,870 | 62 | 12,595 | 5,861 | 41 | 55 | 137 | 3,940 |
| Quebec | 34 | 20 | 100 | 22 | 5 | 5 | 31 | 1 | 10 | 2 | 17 |
| New Brunswick | 784 | 21 | 58 | 33 | 1 | 487 | 566 | 1 | 3 | 16 | 407 |
| Nova Scotia | 660 | 91 | 57 | 400 | 64 | 640 | 639 | 96 | 1 | 1 | 435 |
| Prince Edward Island | 166 | 3 | 16 | 28 | 11 | 108 | 120 | 0 | 0 | 3 | 27 |
| Newfoundland | 654 | 45 | 15 | 59 | 1 | 472 | 473 | 0 | 1 | 2 | 365 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 5 |
| United States | 41 | 15 | 84 | 26 | 6 | 35 | 21 | 8 | 5 | 24 | 28 |
| United Kingdom | 0 | 0 | 19 | 0 | 0 | 2 | 3 | 0 | 0 | 1 | 0 |
| Europe | 0 | 0 | 22 | 0 | 1 | 0 | 0 | 0 | 17 | 3 | 2 |
| Rest of world | 0 | 0 | 6 | 1 | 0 | 0 | 1 | 0 | 4 | 1 | 2 |
| Total | 20,703 | 1,832 | 14,099 | 5,549 | 359 | 17,375 | 11,364 | 377 | 109 | 511 | 8,500 |
| | | | | | | | | | | | 80,778 |

TABLE 2B
Distribution of certificates negotiated for undergraduate courses* by province or country
in which educational institution is located for the loan year ended July 31, 1983

| | Field of study | | | | | | | | | | Total |
|-------------------------------|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-------|----------|----------|-----------------------------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | Trades and technology |
| British Columbia | 533 | 251 | 6,783 | 1,515 | 105 | 726 | 348 | 488 | 348 | 32 | 5 |
| Alberta | 670 | 141 | 4,502 | 2,056 | 92 | 714 | 329 | 234 | 275 | 36 | 2 |
| Saskatchewan | 922 | 347 | 2,837 | 1,789 | 112 | 616 | 380 | 232 | 238 | 165 | 0 |
| Manitoba | 231 | 118 | 2,643 | 891 | 57 | 395 | 204 | 61 | 170 | 48 | 19 |
| Ontario | 4,106 | 963 | 33,189 | 2,665 | 378 | 5,167 | 2,681 | 1,758 | 1,539 | 165 | 38 |
| Quebec | 106 | 29 | 616 | 52 | 19 | 72 | 25 | 40 | 63 | 2 | 0 |
| New Brunswick | 1,229 | 151 | 2,224 | 1,274 | 3 | 638 | 306 | 142 | 0 | 12 | 4 |
| Nova Scotia | 1,614 | 65 | 4,572 | 541 | 78 | 469 | 388 | 257 | 227 | 9 | 0 |
| Prince Edward Island | 185 | 0 | 427 | 66 | 0 | 4 | 0 | 0 | 0 | 2 | 0 |
| Newfoundland | 927 | 23 | 5,513 | 3,252 | 0 | 635 | 532 | 0 | 300 | 10 | 0 |
| Yukon & Northwest Territories | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 4 |
| United States | 203 | 27 | 678 | 228 | 12 | 230 | 175 | 23 | 27 | 46 | 9 |
| United Kingdom | 0 | 1 | 21 | 4 | 1 | 4 | 3 | 24 | 3 | 0 | 0 |
| Europe | 1 | 2 | 25 | 3 | 0 | 1 | 0 | 0 | 20 | 0 | 0 |
| Rest of world | 0 | 0 | 9 | 0 | 0 | 0 | 2 | 1 | 19 | 0 | 0 |
| Total | 10,728 | 2,119 | 64,039 | 14,336 | 858 | 9,671 | 5,373 | 3,260 | 3,229 | 527 | 81 |
| | | | | | | | | | | | 114,221 |

* Including second undergraduate and first professional degrees

TABLE 2C
Distribution of certificates negotiated for master's degree courses by province or country
in which educational institution is located for the loan year ended July 31, 1983

| | Field of study | | | | | | | | | | Trades and technology | Total |
|-------------------------------|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-----|----------|----------|-----------------------------|-------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | | |
| British Columbia | 77 | 15 | 310 | 71 | 0 | 35 | 13 | 3 | 2 | 22 | 0 | 548 |
| Alberta | 43 | 44 | 139 | 70 | 0 | 27 | 9 | 2 | 5 | 3 | 0 | 342 |
| Saskatchewan | 35 | 1 | 56 | 28 | 3 | 3 | 0 | 1 | 0 | 38 | 0 | 165 |
| Manitoba | 25 | 5 | 116 | 30 | 1 | 95 | 5 | 1 | 3 | 13 | 0 | 294 |
| Ontario | 770 | 44 | 1,042 | 254 | 5 | 101 | 109 | 12 | 22 | 162 | 0 | 2,521 |
| Quebec | 42 | 1 | 93 | 13 | 0 | 5 | 5 | 4 | 2 | 1 | 1 | 167 |
| New Brunswick | 27 | 1 | 25 | 17 | 0 | 5 | 3 | 0 | 0 | 0 | 0 | 78 |
| Nova Scotia | 142 | 0 | 119 | 31 | 2 | 14 | 8 | 0 | 5 | 35 | 0 | 356 |
| Prince Edward Island | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Newfoundland | 12 | 0 | 31 | 43 | 0 | 2 | 0 | 0 | 2 | 2 | 0 | 92 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 103 | 3 | 179 | 60 | 6 | 36 | 39 | 8 | 2 | 68 | 0 | 504 |
| United Kingdom | 2 | 0 | 31 | 2 | 0 | 4 | 0 | 2 | 1 | 1 | 0 | 43 |
| Europe | 3 | 0 | 15 | 0 | 0 | 0 | 0 | 3 | 1 | 1 | 0 | 23 |
| Rest of world | 2 | 0 | 4 | 0 | 0 | 2 | 0 | 1 | 3 | 0 | 0 | 12 |
| Total | 1,283 | 114 | 2,160 | 619 | 17 | 329 | 191 | 37 | 48 | 346 | 1 | 5,145 |

TABLE 2D
Distribution of certificates negotiated for doctoral degree courses by province or country
in which educational institution is located for the loan year ended July 31, 1983

| | Field of study | | | | | | | | | | Total |
|-------------------------------|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-----|----------|----------|-----------------------------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | Trades and technology |
| British Columbia | 0 | 0 | 31 | 11 | 1 | 3 | 0 | 0 | 0 | 0 | 46 |
| Alberta | 1 | 0 | 9 | 5 | 0 | 1 | 3 | 0 | 5 | 1 | 25 |
| Saskatchewan | 0 | 0 | 5 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 7 |
| Manitoba | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 9 |
| Ontario | 3 | 12 | 182 | 34 | 0 | 10 | 14 | 0 | 8 | 7 | 271 |
| Quebec | 0 | 0 | 12 | 0 | 2 | 0 | 3 | 0 | 7 | 0 | 24 |
| New Brunswick | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 |
| Nova Scotia | 0 | 0 | 3 | 2 | 5 | 1 | 0 | 1 | 16 | 0 | 28 |
| Prince Edward Island | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Newfoundland | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| United States | 6 | 9 | 81 | 13 | 2 | 1 | 10 | 0 | 7 | 7 | 136 |
| United Kingdom | 0 | 2 | 21 | 0 | 0 | 0 | 0 | 1 | 0 | 3 | 27 |
| Europe | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 12 |
| Rest of world | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 4 |
| Total | 10 | 23 | 363 | 66 | 11 | 16 | 30 | 2 | 53 | 18 | 593 |

TABLE 2E
Distribution of certificates negotiated for all courses by province or country
in which educational institution is located for the loan year ended July 31, 1983

| | Field of study | | | | | | | | | | Trades and technology | Total |
|-------------------------------|--|-------------|------------------------|----------------------------|----------------|---------------------------------------|--------------------|-------|----------|----------|-----------------------------|---------|
| | Adminis- tration and business | Agriculture | Arts and science | Com- munity services | Den- tistry | Engi- neering and technology | Health services | Law | Medicine | Theology | | |
| British Columbia | 2,593 | 556 | 10,290 | 2,498 | 189 | 1,813 | 1,638 | 599 | 354 | 105 | 1,087 | 21,722 |
| Alberta | 3,365 | 808 | 5,792 | 3,165 | 144 | 2,220 | 1,267 | 355 | 292 | 115 | 1,396 | 18,919 |
| Saskatchewan | 1,765 | 474 | 3,041 | 1,903 | 160 | 860 | 1,237 | 235 | 239 | 367 | 450 | 10,731 |
| Manitoba | 1,021 | 150 | 2,929 | 1,011 | 84 | 752 | 799 | 63 | 176 | 92 | 365 | 7,442 |
| Ontario | 17,036 | 1,590 | 43,521 | 5,823 | 445 | 17,873 | 8,665 | 1,811 | 1,624 | 471 | 3,979 | 102,838 |
| Quebec | 182 | 50 | 821 | 87 | 26 | 82 | 64 | 45 | 82 | 5 | 18 | 1,462 |
| New Brunswick | 2,040 | 173 | 2,311 | 1,324 | 4 | 1,130 | 875 | 143 | 3 | 28 | 411 | 8,442 |
| Nova Scotia | 2,416 | 156 | 4,751 | 974 | 149 | 1,124 | 1,035 | 354 | 249 | 45 | 435 | 11,688 |
| Prince Edward Island | 351 | 3 | 443 | 94 | 11 | 112 | 120 | 0 | 0 | 5 | 27 | 1,166 |
| Newfoundland | 1,593 | 68 | 5,559 | 3,354 | 1 | 1,109 | 1,005 | 0 | 303 | 14 | 365 | 13,371 |
| Yukon & Northwest Territories | 1 | 1 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 9 | 15 |
| United States | 353 | 54 | 1,022 | 327 | 26 | 302 | 245 | 39 | 41 | 145 | 37 | 2,591 |
| United Kingdom | 2 | 3 | 92 | 6 | 1 | 10 | 6 | 27 | 4 | 5 | 0 | 156 |
| Europe | 4 | 2 | 69 | 3 | 1 | 1 | 0 | 3 | 43 | 4 | 2 | 132 |
| Rest of world | 2 | 0 | 20 | 1 | 0 | 2 | 3 | 2 | 29 | 1 | 2 | 62 |
| Total | 32,724 | 4,088 | 80,661 | 20,570 | 1,245 | 27,390 | 16,959 | 3,676 | 3,439 | 1,402 | 8,583 | 200,737 |

TABLE 3
Distribution of certificates by province of issue,
location of institution attended and level of study for the loan year ended July 31, 1983

| Location and level of study | Province of issue | | | | | | | | | Yukon & Northwest Territories | Total |
|--------------------------------|---------------------|---------|-------------------|----------|---------|------------------|----------------|----------------------------|-------------------|-------------------------------------|--------|
| | British Columbia | Alberta | Saskat- chewan | Manitoba | Ontario | New Brunswick | Nova Scotia | Prince Edward Island | Newfound- land | | |
| <i>British Columbia</i> | | | | | | | | | | | |
| Non-degree | 9,686 | 123 | 46 | 20 | 105 | 2 | 3 | 1 | 6 | 2 | 9,994 |
| Undergraduate | 10,246 | 332 | 102 | 52 | 300 | 11 | 15 | 2 | 16 | 60 | 11,134 |
| Masters | 411 | 53 | 7 | 12 | 52 | 1 | 6 | 1 | 1 | 4 | 548 |
| Doctorate | 38 | 1 | 0 | 0 | 4 | 0 | 2 | 0 | 1 | 0 | 46 |
| <i>Alberta</i> | | | | | | | | | | | |
| Non-degree | 247 | 8,471 | 526 | 89 | 112 | 20 | 21 | 7 | 5 | 3 | 9,501 |
| Undergraduate | 378 | 8,098 | 209 | 57 | 207 | 24 | 18 | 15 | 15 | 30 | 9,051 |
| Masters | 12 | 282 | 7 | 4 | 27 | 1 | 8 | 1 | 0 | 0 | 342 |
| Doctorate | 1 | 18 | 2 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 25 |
| <i>Saskatchewan</i> | | | | | | | | | | | |
| Non-degree | 19 | 34 | 2,818 | 27 | 14 | 3 | 5 | 0 | 1 | 0 | 2,921 |
| Undergraduate | 118 | 133 | 7,237 | 64 | 69 | 6 | 5 | 2 | 3 | 1 | 7,638 |
| Masters | 6 | 16 | 124 | 5 | 12 | 0 | 2 | 0 | 0 | 0 | 165 |
| Doctorate | 0 | 0 | 6 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 7 |
| <i>Manitoba</i> | | | | | | | | | | | |
| Non-degree | 8 | 16 | 47 | 2,172 | 48 | 4 | 3 | 4 | 0 | 0 | 2,302 |
| Undergraduate | 73 | 73 | 159 | 4,291 | 212 | 9 | 18 | 0 | 1 | 1 | 4,837 |
| Masters | 12 | 11 | 15 | 228 | 25 | 0 | 0 | 0 | 3 | 0 | 294 |
| Doctorate | 0 | 0 | 0 | 6 | 3 | 0 | 0 | 0 | 0 | 0 | 9 |
| <i>Ontario</i> | | | | | | | | | | | |
| Non-degree | 151 | 73 | 63 | 104 | 45,956 | 201 | 475 | 81 | 293 | 0 | 47,397 |
| Undergraduate | 352 | 308 | 225 | 168 | 50,807 | 309 | 267 | 37 | 159 | 17 | 52,649 |
| Masters | 61 | 62 | 37 | 37 | 2,175 | 51 | 45 | 19 | 34 | 0 | 2,521 |
| Doctorate | 5 | 9 | 5 | 3 | 222 | 9 | 8 | 10 | 0 | 0 | 271 |
| <i>Quebec</i> | | | | | | | | | | | |
| Non-degree | 23 | 9 | 9 | 5 | 111 | 77 | 7 | 2 | 4 | 0 | 247 |
| Undergraduate | 101 | 71 | 44 | 27 | 494 | 195 | 53 | 10 | 29 | 0 | 1,024 |
| Masters | 6 | 9 | 8 | 11 | 90 | 28 | 9 | 1 | 5 | 0 | 167 |
| Doctorate | 3 | 0 | 1 | 2 | 13 | 4 | 1 | 0 | 0 | 0 | 24 |

Canada Student
Loans Program
Annual Report
for loan year
1982-83

| | | | | | | | | | | | |
|--|--------|-------|-------|-------|--------|-------|-------|-------|--------|-----|---------|
| <i>New Brunswick</i> | | | | | | | | | | | |
| Non-degree | 1 | 3 | 0 | 0 | 10 | 2,316 | 32 | 14 | 1 | 0 | 2,377 |
| Undergraduate | 20 | 26 | 0 | 5 | 162 | 5,036 | 462 | 197 | 75 | 0 | 5,983 |
| Masters | 0 | 2 | 0 | 1 | 4 | 65 | 5 | 0 | 1 | 0 | 78 |
| Doctorate | 0 | 0 | 0 | 0 | 0 | 1 | 3 | 0 | 0 | 0 | 4 |
| <i>Nova Scotia</i> | | | | | | | | | | | |
| Non-degree | 3 | 5 | 1 | 0 | 18 | 77 | 2,889 | 59 | 32 | 0 | 3,084 |
| Undergraduate | 61 | 71 | 13 | 11 | 305 | 866 | 6,311 | 344 | 235 | 3 | 8,220 |
| Masters | 0 | 8 | 3 | 9 | 42 | 49 | 222 | 13 | 10 | 0 | 356 |
| Doctorate | 0 | 0 | 0 | 1 | 0 | 1 | 5 | 21 | 0 | 0 | 28 |
| <i>Prince Edward Island</i> | | | | | | | | | | | |
| Non-degree | 0 | 0 | 0 | 1 | 5 | 36 | 35 | 400 | 5 | 0 | 482 |
| Undergraduate | 1 | 3 | 2 | 0 | 26 | 28 | 14 | 609 | 1 | 0 | 684 |
| Masters | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Doctorate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Newfoundland</i> | | | | | | | | | | | |
| Non-degree | 3 | 2 | 0 | 1 | 1 | 1 | 1 | 0 | 2,078 | 0 | 2,087 |
| Undergraduate | 3 | 6 | 4 | 2 | 25 | 44 | 23 | 8 | 11,077 | 0 | 11,192 |
| Masters | 0 | 3 | 0 | 2 | 5 | 1 | 1 | 0 | 80 | 0 | 92 |
| Doctorate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Yukon and Northwest Territories</i> | | | | | | | | | | | |
| Non-degree | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 5 | 8 |
| Undergraduate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 7 |
| Masters | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Doctorate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Canadian total</i> | | | | | | | | | | | |
| Non-degree | 10,142 | 8,736 | 3,510 | 2,419 | 46,382 | 2,737 | 3,471 | 568 | 2,425 | 10 | 80,400 |
| Undergraduate | 11,351 | 9,121 | 7,995 | 4,677 | 52,607 | 6,528 | 7,186 | 1,224 | 11,611 | 119 | 112,419 |
| Masters | 508 | 446 | 201 | 309 | 2,432 | 196 | 298 | 35 | 134 | 4 | 4,563 |
| Doctorate | 47 | 28 | 14 | 12 | 247 | 15 | 19 | 31 | 1 | 0 | 414 |
| <i>United States</i> | | | | | | | | | | | |
| Non-degree | 15 | 116 | 13 | 14 | 118 | 7 | 6 | 1 | 3 | 0 | 293 |
| Undergraduate | 266 | 388 | 109 | 81 | 694 | 61 | 34 | 9 | 15 | 1 | 1,658 |
| Masters | 61 | 87 | 41 | 61 | 215 | 8 | 18 | 6 | 6 | 1 | 504 |
| Doctorate | 9 | 22 | 12 | 15 | 69 | 2 | 7 | 0 | 0 | 0 | 136 |
| <i>United Kingdom</i> | | | | | | | | | | | |
| Non-degree | 7 | 0 | 0 | 1 | 16 | 1 | 0 | 0 | 0 | 0 | 25 |
| Undergraduate | 8 | 24 | 6 | 1 | 10 | 2 | 6 | 1 | 3 | 0 | 61 |
| Masters | 8 | 11 | 0 | 3 | 17 | 2 | 1 | 0 | 1 | 0 | 43 |
| Doctorate | 5 | 1 | 3 | 1 | 12 | 0 | 5 | 0 | 0 | 0 | 27 |

TABLE 3 (cont'd)

| Location and level of study | Province of issue | | | | | | | | | Yukon & Northwest Territories | Total |
|--------------------------------|---------------------|---------|-------------------|----------|---------|------------------|----------------|----------------------------|-------------------|-------------------------------------|---------|
| | British Columbia | Alberta | Saskat- chewan | Manitoba | Ontario | New Brunswick | Nova Scotia | Prince Edward Island | Newfound- land | | |
| <i>Rest of Europe</i> | | | | | | | | | | | |
| Non-degree | 3 | 0 | 0 | 0 | 33 | 2 | 2 | 2 | 3 | 0 | 45 |
| Undergraduate | 7 | 10 | 3 | 1 | 23 | 2 | 6 | 0 | 0 | 0 | 52 |
| Masters | 0 | 5 | 0 | 1 | 12 | 5 | 0 | 0 | 0 | 0 | 23 |
| Doctorate | 0 | 0 | 0 | 1 | 11 | 0 | 0 | 0 | 0 | 0 | 12 |
| <i>Rest of world</i> | | | | | | | | | | | |
| Non-degree | 2 | 1 | 0 | 1 | 11 | 0 | 0 | 0 | 0 | 0 | 15 |
| Undergraduate | 6 | 5 | 3 | 0 | 14 | 0 | 3 | 0 | 0 | 0 | 31 |
| Masters | 0 | 3 | 0 | 0 | 8 | 0 | 0 | 0 | 1 | 0 | 12 |
| Doctorate | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 4 |
| <i>Grand total</i> | | | | | | | | | | | |
| Non-degree | 10,169 | 8,853 | 3,523 | 2,435 | 46,560 | 2,747 | 3,479 | 571 | 2,431 | 10 | 80,778 |
| Undergraduate | 11,638 | 9,548 | 8,116 | 4,760 | 53,348 | 6,593 | 7,235 | 1,234 | 11,619 | 120 | 114,221 |
| Masters | 577 | 552 | 242 | 374 | 2,684 | 211 | 317 | 41 | 142 | 5 | 5,145 |
| Doctorate | 61 | 51 | 29 | 29 | 343 | 17 | 31 | 31 | 1 | 0 | 593 |

TABLE 4
Distribution of certificates by age and level of study, sex and marital status
for the loan year ended July 31, 1983

| Age in years and program level | | | 18 and under | | | 19 | | | 20 | | | |
|--|------------|----------------|--------------|------------|------------|----------------|----------|------------|------------|----------------|----------|------------|
| Location of educational institution attended | Non-degree | Under-graduate | Graduate | | Non-degree | Under-graduate | Graduate | | Non-degree | Under-graduate | Graduate | |
| | | | Masters | Doctor-ate | | | Masters | Doctor-ate | | | Masters | Doctor-ate |
| British Columbia | 52 | 36 | 0 | 0 | 770 | 600 | 0 | 0 | 1,053 | 806 | 0 | 0 |
| Alberta | 166 | 93 | 0 | 0 | 1,339 | 816 | 0 | 0 | 1,422 | 851 | 0 | 0 |
| Saskatchewan | 31 | 28 | 0 | 0 | 733 | 989 | 0 | 1 | 604 | 859 | 0 | 0 |
| Manitoba | 25 | 23 | 0 | 0 | 423 | 624 | 2 | 0 | 380 | 574 | 1 | 0 |
| Ontario | 471 | 105 | 0 | 0 | 6,316 | 1,379 | 5 | 0 | 9,567 | 8,299 | 16 | 2 |
| Quebec | 2 | 7 | 0 | 0 | 23 | 37 | 0 | 0 | 28 | 85 | 0 | 0 |
| New Brunswick | 15 | 54 | 0 | 0 | 750 | 1,193 | 0 | 0 | 669 | 1,192 | 0 | 0 |
| Nova Scotia | 44 | 68 | 1 | 0 | 591 | 1,199 | 2 | 0 | 788 | 1,460 | 0 | 0 |
| Prince Edward Island | 12 | 18 | 0 | 0 | 76 | 159 | 0 | 0 | 114 | 138 | 0 | 0 |
| Newfoundland | 466 | 2,319 | 0 | 0 | 519 | 2,012 | 0 | 0 | 333 | 1,452 | 0 | 0 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 0 | 0 |
| United States | 0 | 15 | 0 | 0 | 39 | 89 | 1 | 0 | 38 | 209 | 2 | 0 |
| United Kingdom | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 3 | 0 | 0 |
| Europe | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 0 | 2 | 2 | 0 | 0 |
| Rest of world | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 0 |
| Total | 1,285 | 2,767 | 1 | 0 | 11,581 | 9,098 | 10 | 1 | 15,002 | 15,933 | 19 | 2 |
| Male | 417 | 1,230 | 0 | 0 | 4,209 | 4,003 | 4 | 0 | 6,332 | 7,277 | 10 | 2 |
| single married | 1 | 3 | 0 | 0 | 7 | 8 | 1 | 0 | 49 | 26 | 0 | 0 |
| Female | 865 | 1,533 | 1 | 0 | 7,332 | 5,076 | 5 | 1 | 8,511 | 8,568 | 9 | 0 |
| single married | 2 | 1 | 0 | 0 | 33 | 11 | 0 | 0 | 110 | 62 | 0 | 0 |
| Total | 1,282 | 2,763 | 1 | 0 | 11,541 | 9,079 | 9 | 1 | 14,843 | 15,845 | 19 | 2 |
| single married | 3 | 4 | 0 | 0 | 40 | 19 | 1 | 0 | 159 | 88 | 0 | 0 |

TABLE 4 (cont'd)

| Age in years and program level | 21 | | | 22 | | | 23 | | | | | |
|---|----------------|--------------------|---------|----------------|----------------|--------------------|----------|----------------|----------------|--------------------|---------|----------------|
| | Graduate | | | Graduate | | | Graduate | | | | | |
| | Non- degree | Under- graduate | Masters | Doctor- ate | Non- degree | Under- graduate | Masters | Doctor- ate | Non- degree | Under- graduate | Masters | Doctor- ate |
| Location of educational institution attended | | | | | | | | | | | | |
| British Columbia | 1,070 | 882 | 0 | 0 | 932 | 1,125 | 3 | 0 | 1,043 | 1,805 | 24 | 1 |
| Alberta | 1,185 | 939 | 2 | 0 | 907 | 897 | 5 | 0 | 913 | 1,191 | 17 | 0 |
| Saskatchewan | 317 | 789 | 2 | 0 | 293 | 1,010 | 0 | 0 | 248 | 1,094 | 21 | 0 |
| Manitoba | 245 | 524 | 1 | 0 | 205 | 566 | 8 | 1 | 181 | 596 | 22 | 0 |
| Ontario | 7,836 | 8,450 | 13 | 4 | 5,409 | 8,248 | 40 | 3 | 3,932 | 7,709 | 155 | 3 |
| Quebec | 24 | 132 | 0 | 0 | 20 | 151 | 3 | 1 | 55 | 163 | 14 | 1 |
| New Brunswick | 292 | 1,015 | 0 | 0 | 163 | 798 | 0 | 0 | 120 | 552 | 12 | 0 |
| Nova Scotia | 481 | 1,321 | 1 | 0 | 323 | 1,235 | 12 | 1 | 215 | 959 | 44 | 7 |
| Prince Edward Island | 98 | 105 | 0 | 0 | 55 | 85 | 0 | 0 | 43 | 56 | 0 | 0 |
| Newfoundland | 187 | 1,282 | 0 | 0 | 141 | 1,366 | 6 | 0 | 100 | 870 | 5 | 0 |
| Yukon & Northwest Territories | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 1 | 0 | 0 |
| United States | 27 | 220 | 2 | 0 | 35 | 227 | 12 | 1 | 25 | 224 | 32 | 4 |
| United Kingdom | 0 | 4 | 0 | 0 | 1 | 4 | 0 | 0 | 5 | 5 | 1 | 0 |
| Europe | 1 | 7 | 0 | 0 | 2 | 4 | 0 | 0 | 9 | 8 | 1 | 0 |
| Rest of world | 0 | 4 | 0 | 0 | 1 | 3 | 0 | 1 | 1 | 2 | 0 | 0 |
| Total | 11,763 | 15,674 | 21 | 4 | 8,488 | 15,720 | 89 | 8 | 6,891 | 15,235 | 348 | 16 |
| Male | 5,476 | 7,380 | 5 | 1 | 4,212 | 7,522 | 45 | 2 | 3,407 | 7,684 | 153 | 9 |
| single married | 115 | 112 | 0 | 0 | 198 | 320 | 2 | 1 | 285 | 537 | 13 | 1 |
| Female | 5,948 | 7,974 | 16 | 3 | 3,821 | 7,444 | 40 | 5 | 2,961 | 6,551 | 176 | 6 |
| single married | 224 | 208 | 0 | 0 | 257 | 434 | 2 | 0 | 238 | 463 | 6 | 0 |
| Total | 11,424 | 15,354 | 21 | 4 | 8,033 | 14,966 | 85 | 7 | 6,368 | 14,235 | 329 | 15 |
| single married | 339 | 320 | 0 | 0 | 455 | 754 | 4 | 1 | 523 | 1,000 | 19 | 1 |

TABLE 4 (cont')

| Age in years and program level | 24 | | | | 25-29 | | | | 30 to 34 | | | |
|--|------------|----------------|---------|------------|------------|----------------|---------|------------|------------|----------------|---------|------------|
| | Graduate | | | | Graduate | | | | Graduate | | | |
| | Non-degree | Under-graduate | Masters | Doctor-ate | Non-degree | Under-graduate | Masters | Doctor-ate | Non-degree | Under-graduate | Masters | Doctor-ate |
| Location of educational institution attended | | | | | | | | | | | | |
| British Columbia | 850 | 1,436 | 53 | 0 | 2,498 | 3,069 | 257 | 10 | 1,018 | 908 | 137 | 21 |
| Alberta | 734 | 909 | 31 | 1 | 1,795 | 2,274 | 167 | 5 | 620 | 680 | 73 | 10 |
| Saskatchewan | 145 | 791 | 22 | 0 | 402 | 1,555 | 76 | 0 | 80 | 400 | 30 | 2 |
| Manitoba | 156 | 506 | 38 | 0 | 406 | 998 | 148 | 2 | 169 | 285 | 50 | 5 |
| Ontario | 2,968 | 5,817 | 423 | 7 | 6,689 | 9,534 | 1,381 | 113 | 2,364 | 2,063 | 321 | 76 |
| Quebec | 23 | 136 | 31 | 3 | 59 | 263 | 100 | 13 | 10 | 37 | 13 | 4 |
| New Brunswick | 81 | 355 | 18 | 0 | 174 | 625 | 42 | 3 | 63 | 118 | 5 | 1 |
| Nova Scotia | 145 | 578 | 67 | 9 | 338 | 1,094 | 157 | 7 | 92 | 201 | 47 | 3 |
| Prince Edward Island | 19 | 39 | 0 | 0 | 49 | 54 | 0 | 0 | 8 | 14 | 0 | 0 |
| Newfoundland | 108 | 572 | 6 | 0 | 130 | 1,031 | 49 | 0 | 57 | 187 | 18 | 0 |
| Yukon and Northwest Territories | 1 | 1 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 |
| United States | 28 | 212 | 75 | 9 | 74 | 329 | 247 | 54 | 13 | 83 | 75 | 36 |
| United Kingdom | 1 | 8 | 8 | 2 | 14 | 28 | 23 | 7 | 1 | 4 | 7 | 9 |
| Europe | 6 | 3 | 8 | 2 | 17 | 22 | 11 | 4 | 4 | 4 | 3 | 1 |
| Rest of world | 4 | 1 | 2 | 1 | 6 | 12 | 7 | 1 | 5 | 1 | 1 | 1 |
| Total | 5,269 | 11,364 | 782 | 34 | 12,653 | 20,890 | 2,665 | 224 | 4,501 | 4,989 | 780 | 169 |
| Male | 2,601 | 6,167 | 364 | 19 | 5,352 | 10,456 | 1,273 | 87 | 1,256 | 1,678 | 288 | 67 |
| single married | 304 | 607 | 55 | 6 | 1,351 | 2,268 | 336 | 53 | 714 | 937 | 213 | 57 |
| Female | 2,166 | 4,209 | 344 | 7 | 5,203 | 7,200 | 928 | 65 | 2,001 | 2,005 | 218 | 36 |
| single married | 198 | 381 | 19 | 2 | 747 | 966 | 128 | 19 | 530 | 369 | 61 | 9 |
| Total | 4,767 | 10,376 | 708 | 26 | 10,555 | 17,656 | 2,201 | 152 | 3,257 | 3,683 | 506 | 103 |
| single married | 502 | 988 | 74 | 8 | 2,098 | 3,234 | 464 | 72 | 1,244 | 1,306 | 274 | 66 |

TABLE 4 (cont'd)

| Location of educational institution attended | 35 and over | | | | Total | | | | Accumulative total |
|--|-------------|----------------|----------|------------|------------|----------------|----------|------------|--------------------|
| | Non-degree | Under-graduate | Graduate | | Non-degree | Under-graduate | Graduate | | |
| | | | Masters | Doctor-ate | | | Masters | Doctor-ate | |
| British Columbia | 708 | 467 | 74 | 14 | 9,994 | 11,134 | 548 | 46 | 21,722 |
| Alberta | 420 | 401 | 47 | 9 | 9,501 | 9,051 | 342 | 25 | 18,919 |
| Saskatchewan | 68 | 123 | 14 | 4 | 2,921 | 7,638 | 165 | 7 | 10,731 |
| Manitoba | 112 | 141 | 24 | 1 | 2,302 | 4,837 | 294 | 9 | 7,442 |
| Ontario | 1,845 | 1,045 | 167 | 63 | 47,397 | 52,649 | 2,521 | 271 | 102,838 |
| Quebec | 3 | 13 | 6 | 2 | 247 | 1,024 | 167 | 24 | 1,462 |
| New Brunswick | 50 | 81 | 1 | 0 | 2,377 | 5,983 | 78 | 4 | 8,442 |
| Nova Scotia | 67 | 105 | 25 | 1 | 3,084 | 8,220 | 356 | 28 | 11,688 |
| Prince Edward Island | 8 | 16 | 0 | 0 | 482 | 684 | 0 | 0 | 1,166 |
| Newfoundland | 46 | 101 | 8 | 0 | 2,087 | 11,192 | 92 | 0 | 13,371 |
| Yukon and Northwest Territories | 0 | 0 | 0 | 0 | 8 | 7 | 0 | 0 | 15 |
| United States | 14 | 50 | 58 | 32 | 293 | 1,658 | 504 | 136 | 2,591 |
| United Kingdom | 1 | 4 | 4 | 9 | 25 | 61 | 43 | 27 | 156 |
| Europe | 2 | 1 | 0 | 0 | 45 | 52 | 23 | 12 | 132 |
| Rest of world | 3 | 2 | 0 | 0 | 15 | 31 | 12 | 4 | 62 |
| Total | 3,345 | 2,551 | 430 | 135 | 80,778 | 114,221 | 5,145 | 593 | 200,737 |
| Male | 507 | 559 | 91 | 28 | 33,769 | 53,956 | 2,233 | 215 | 90,173 |
| single married | 494 | 475 | 137 | 64 | 3,518 | 5,293 | 757 | 182 | 9,750 |
| Female | 1,858 | 1,251 | 162 | 32 | 40,666 | 51,811 | 1,899 | 155 | 94,531 |
| single married | 486 | 266 | 40 | 11 | 2,825 | 3,161 | 256 | 41 | 6,283 |
| Total | 2,365 | 1,810 | 253 | 60 | 74,435 | 105,767 | 4,132 | 370 | 184,704 |
| single married | 980 | 741 | 177 | 75 | 6,343 | 8,454 | 1,013 | 223 | 16,033 |

TABLEAU 4 (suite)

| Lieu de l'établissement fréquenté | Âge et niveau d'études | 35 et plus | | Total | | | | | | |
|-----------------------------------|------------------------|---------------------------------|---------------------------------|----------|----------|---------------------------------|---------------------------------|----------|----------|-----------------|
| | | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme | | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme | | Total cumulatif |
| | | | | Maitrise | Doctorat | | | Maitrise | Doctorat | |
| Colombie-Britannique | 708 | 467 | 74 | 14 | 9 994 | 11 134 | 548 | 46 | 21 722 | |
| Alberta | 420 | 401 | 47 | 9 | 9 501 | 9 051 | 342 | 25 | 18 919 | |
| Saskatchewan | 68 | 123 | 14 | 4 | 2 921 | 7 638 | 165 | 7 | 10 731 | |
| Manitoba | 112 | 141 | 24 | 1 | 2 302 | 4 837 | 294 | 9 | 7 442 | |
| Ontario | 1 845 | 1 045 | 167 | 63 | 47 397 | 52 649 | 2 521 | 271 | 102 838 | |
| Québec | 3 | 13 | 6 | 2 | 247 | 1 024 | 167 | 24 | 1 462 | |
| Nouveau-Brunswick | 50 | 81 | 1 | 1 | 2 377 | 5 983 | 78 | 4 | 8 442 | |
| Nouvelle-Ecosse | 67 | 105 | 25 | 1 | 3 084 | 8 220 | 356 | 28 | 11 688 | |
| Île-du-Prince-Édouard | 8 | 16 | 0 | 0 | 482 | 684 | 0 | 0 | 1 166 | |
| Terre-Neuve | 46 | 101 | 8 | 0 | 2 087 | 11 192 | 92 | 0 | 13 371 | |
| Yukon et T.N.-O. | 0 | 0 | 0 | 0 | 8 | 7 | 0 | 0 | 15 | |
| Etats-Unis | 14 | 50 | 58 | 32 | 293 | 1 658 | 504 | 136 | 2 591 | |
| Royaume-Uni | 1 | 4 | 9 | 9 | 25 | 61 | 43 | 27 | 156 | |
| Autres pays d'Europe | 2 | 1 | 0 | 0 | 45 | 52 | 23 | 12 | 132 | |
| Autres pays du monde | 3 | 2 | 0 | 0 | 15 | 31 | 12 | 4 | 62 | |
| Total | 3 345 | 2 551 | 430 | 135 | 80 778 | 114 221 | 5 145 | 593 | 200 737 | |
| Hommes | 507 | 559 | 91 | 28 | 33 769 | 53 956 | 2 233 | 215 | 90 173 | |
| célibataires mariés | 494 | 475 | 137 | 64 | 3 518 | 5 293 | 757 | 182 | 9 750 | |
| Femmes | 1 858 | 1 251 | 162 | 32 | 40 666 | 51 811 | 1 899 | 155 | 94 531 | |
| célibataires mariés | 486 | 266 | 40 | 11 | 2 825 | 3 161 | 256 | 41 | 6 283 | |
| Total | 2 365 | 1 810 | 253 | 60 | 74 435 | 105 767 | 4 132 | 370 | 184 704 | |
| célibataires mariés | 980 | 741 | 177 | 75 | 6 343 | 8 454 | 1 013 | 223 | 16 033 | |

TABEAU 4 (suite)

| Lieu de l'établissement fréquenté | Âge et niveau d'études | | 24 ans | | | | 25 à 29 ans | | | | 30 à 34 ans | | | |
|--------------------------------------|---|---------------------------------------|------------|-----------|---|---------------------------------------|--------------|------------|---|---------------------------------------|-------------|------------|---|---------------------------------------|
| | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme | | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme | | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme | | Études ne menant pas à un grade | Études de 1 ^{er} cycle |
| | | | Maitrise | Doctorat | | | Maitrise | Doctorat | | | Maitrise | Doctorat | | |
| Colombie-Britannique | 830 | 1 436 | 53 | 0 | 2 498 | 3 069 | 257 | 10 | 1 018 | 908 | 137 | 21 | | |
| Alberta | 734 | 909 | 31 | 1 | 1 795 | 2 274 | 167 | 5 | 620 | 680 | 73 | 10 | | |
| Saskatchewan | 145 | 791 | 22 | 0 | 402 | 1 555 | 76 | 0 | 80 | 400 | 30 | 2 | | |
| Manitoba | 156 | 506 | 38 | 0 | 406 | 998 | 148 | 2 | 169 | 285 | 50 | 5 | | |
| Ontario | 2 968 | 5 817 | 423 | 7 | 6 689 | 9 534 | 1 381 | 113 | 2 364 | 2 063 | 321 | 76 | | |
| Québec | 23 | 136 | 31 | 3 | 59 | 263 | 100 | 13 | 10 | 37 | 13 | 4 | | |
| Nouveau-Brunswick | 81 | 355 | 18 | 0 | 174 | 625 | 42 | 3 | 63 | 118 | 5 | 1 | | |
| Nouvelle-Écosse | 145 | 578 | 67 | 9 | 338 | 1 094 | 157 | 7 | 92 | 201 | 47 | 3 | | |
| Ile-du-Prince-Édouard | 19 | 39 | 0 | 0 | 49 | 54 | 0 | 0 | 8 | 14 | 0 | 0 | | |
| Terre-Neuve | 108 | 572 | 6 | 0 | 130 | 1 031 | 49 | 0 | 57 | 187 | 18 | 0 | | |
| Yukon et T.N.-O. | 1 | 1 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | | |
| Etats-Unis | 28 | 212 | 75 | 9 | 74 | 329 | 247 | 54 | 13 | 83 | 75 | 36 | | |
| Royaume-Uni | 1 | 8 | 8 | 2 | 14 | 28 | 23 | 7 | 1 | 4 | 7 | 9 | | |
| Autres pays d'Europe | 6 | 3 | 2 | 2 | 17 | 22 | 11 | 9 | 4 | 4 | 3 | 1 | | |
| Autres pays du monde | 4 | 1 | 2 | 1 | 6 | 12 | 7 | 1 | 5 | 1 | 1 | 1 | | |
| Total | 5 269 | 11 364 | 782 | 34 | 12 653 | 20 890 | 2 665 | 224 | 4 501 | 4 989 | 780 | 169 | | |
| Hommes | 2 601 | 6 167 | 364 | 19 | 5 352 | 10 456 | 1 273 | 87 | 1 256 | 1 678 | 288 | 67 | | |
| célibataires | 304 | 607 | 55 | 6 | 1 351 | 2 268 | 336 | 53 | 714 | 937 | 213 | 57 | | |
| Femmes | 2 166 | 4 209 | 344 | 7 | 5 203 | 7 200 | 928 | 65 | 2 001 | 2 005 | 218 | 36 | | |
| célibataires | 198 | 381 | 19 | 2 | 747 | 966 | 128 | 19 | 530 | 369 | 61 | 9 | | |
| Total | 4 767 | 10 376 | 708 | 26 | 10 555 | 17 656 | 2 201 | 152 | 3 257 | 3 683 | 506 | 103 | | |
| célibataires | 502 | 988 | 74 | 8 | 2 098 | 3 234 | 464 | 72 | 1 244 | 1 306 | 274 | 66 | | |

TABLEAU 4 (suite)

| Lieu de l'établissement fréquenté | Âge et niveau d'études | | 21 ans | | | | 22 ans | | | | 23 ans | | | |
|--------------------------------------|---|---------------------------------------|----------|----------|---|---------------------------------------|----------|----------|---|---------------------------------------|----------|----------|---|---------------------------------------|
| | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme | | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme | | Études ne menant pas à un grade | Études de 1 ^{er} cycle | Diplôme | | Études ne menant pas à un grade | Études de 1 ^{er} cycle |
| | | | Maitrise | Doctorat | | | Maitrise | Doctorat | | | Maitrise | Doctorat | | |
| Colombie-Britannique | 1 070 | 882 | 0 | 0 | 932 | 1 125 | 3 | 0 | 1 043 | 1 805 | 24 | 1 | | |
| Alberta | 1 185 | 939 | 2 | 0 | 907 | 897 | 5 | 0 | 913 | 1 191 | 17 | 0 | | |
| Saskatchewan | 317 | 789 | 2 | 0 | 293 | 1 010 | 0 | 0 | 248 | 1 094 | 21 | 0 | | |
| Manitoba | 245 | 524 | 1 | 0 | 205 | 566 | 8 | 1 | 181 | 596 | 22 | 0 | | |
| Ontario | 7 836 | 8 450 | 13 | 4 | 5 409 | 8 248 | 40 | 3 | 3 932 | 7 709 | 155 | 3 | | |
| Québec | 24 | 132 | 0 | 0 | 20 | 151 | 3 | 1 | 55 | 163 | 14 | 1 | | |
| Nouveau-Brunswick | 292 | 1 015 | 0 | 0 | 163 | 798 | 0 | 0 | 120 | 552 | 12 | 0 | | |
| Nouvelle-Écosse | 481 | 1 321 | 1 | 0 | 323 | 1 235 | 12 | 1 | 215 | 959 | 44 | 7 | | |
| Île-du-Prince-Édouard | 98 | 105 | 0 | 0 | 55 | 85 | 0 | 0 | 43 | 56 | 0 | 0 | | |
| Terre-Neuve | 187 | 1 282 | 0 | 0 | 141 | 1 366 | 6 | 0 | 100 | 870 | 5 | 0 | | |
| Yukon et T.N.-O. | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | | |
| États-Unis | 27 | 220 | 2 | 0 | 35 | 227 | 12 | 1 | 25 | 224 | 32 | 4 | | |
| Royaume-Uni | 0 | 4 | 0 | 0 | 1 | 4 | 0 | 0 | 5 | 5 | 1 | 0 | | |
| Autres pays d'Europe | 1 | 7 | 0 | 0 | 2 | 4 | 0 | 0 | 9 | 8 | 1 | 0 | | |
| Autres pays du monde | 0 | 4 | 0 | 0 | 1 | 3 | 0 | 1 | 1 | 2 | 0 | 0 | | |
| Total | 11 763 | 15 674 | 21 | 4 | 8 488 | 15 720 | 89 | 8 | 6 891 | 15 235 | 348 | 16 | | |
| Hommes | 5 476 | 7 380 | 5 | 1 | 4 212 | 7 522 | 45 | 2 | 3 407 | 7 684 | 153 | 9 | | |
| maris | 115 | 112 | 0 | 0 | 198 | 320 | 2 | 1 | 285 | 537 | 13 | 1 | | |
| Femmes | 5 948 | 7 974 | 16 | 3 | 3 821 | 7 444 | 40 | 5 | 2 961 | 6 551 | 176 | 6 | | |
| maris | 224 | 208 | 0 | 0 | 257 | 434 | 2 | 0 | 238 | 463 | 6 | 0 | | |
| Total | 11 424 | 15 354 | 21 | 4 | 8 033 | 14 966 | 85 | 7 | 6 368 | 14 235 | 329 | 15 | | |
| maris | 339 | 320 | 0 | 0 | 455 | 754 | 4 | 1 | 523 | 1 000 | 19 | 1 | | |

Rapport annuel
1982-1983

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TABEAU 3 (suite)

| Province émettrice | | | | | | | | | | | |
|----------------------------------|----------------------|---------|--------------|----------|---------|-------------------|-----------------|-----------------------|-------------|------------------------------------|---------|
| Lieu et niveau d'études | Colombie-Britannique | Alberta | Saskatchewan | Manitoba | Ontario | Nouveau Brunswick | Nouvelle-Écosse | Île-du-Prince-Édouard | Terre-Neuve | Yukon et Territoires du Nord-Ouest | Total |
| Total - Établissements canadiens | | | | | | | | | | | |
| Études ne menant pas à un grade | 10 142 | 8 736 | 3 510 | 2 419 | 46 382 | 2 737 | 3 471 | 568 | 2 425 | 10 | 80 400 |
| Études de 1 ^{er} cycle | 11 351 | 9 121 | 7 995 | 4 677 | 52 607 | 6 528 | 7 186 | 1 224 | 11 611 | 119 | 112 419 |
| Études de 2 ^e cycle | 508 | 446 | 201 | 309 | 2 432 | 196 | 298 | 35 | 134 | 4 | 4 563 |
| Études de 3 ^e cycle | 47 | 28 | 14 | 12 | 247 | 15 | 19 | 31 | 1 | 0 | 414 |
| États-Unis | | | | | | | | | | | |
| Études ne menant pas à un grade | 15 | 116 | 13 | 14 | 118 | 7 | 6 | 1 | 3 | 0 | 293 |
| Études de 1 ^{er} cycle | 266 | 388 | 109 | 81 | 694 | 61 | 34 | 9 | 15 | 1 | 1 658 |
| Études de 2 ^e cycle | 61 | 87 | 41 | 61 | 215 | 8 | 18 | 6 | 6 | 1 | 504 |
| Études de 3 ^e cycle | 9 | 22 | 12 | 15 | 69 | 2 | 7 | 0 | 0 | 0 | 136 |
| Royaume-Uni | | | | | | | | | | | |
| Études ne menant pas à un grade | 7 | 0 | 0 | 1 | 16 | 1 | 0 | 0 | 0 | 0 | 25 |
| Études de 1 ^{er} cycle | 8 | 24 | 6 | 1 | 10 | 2 | 6 | 1 | 3 | 0 | 61 |
| Études de 2 ^e cycle | 8 | 11 | 0 | 3 | 17 | 2 | 1 | 0 | 1 | 0 | 43 |
| Études de 3 ^e cycle | 5 | 1 | 3 | 1 | 12 | 0 | 5 | 0 | 0 | 0 | 27 |
| Autres pays d'Europe | | | | | | | | | | | |
| Études ne menant pas à un grade | 3 | 0 | 0 | 0 | 33 | 2 | 2 | 2 | 3 | 0 | 45 |
| Études de 1 ^{er} cycle | 7 | 10 | 3 | 1 | 23 | 2 | 6 | 0 | 0 | 0 | 52 |
| Études de 2 ^e cycle | 0 | 5 | 0 | 1 | 12 | 5 | 0 | 0 | 0 | 0 | 23 |
| Études de 3 ^e cycle | 0 | 0 | 0 | 1 | 11 | 0 | 0 | 0 | 0 | 0 | 12 |
| Autres pays du monde | | | | | | | | | | | |
| Études ne menant pas à un grade | 2 | 1 | 0 | 1 | 11 | 0 | 0 | 0 | 0 | 0 | 15 |
| Études de 1 ^{er} cycle | 6 | 5 | 3 | 0 | 14 | 0 | 3 | 0 | 0 | 0 | 31 |
| Études de 2 ^e cycle | 0 | 3 | 0 | 0 | 8 | 0 | 0 | 0 | 1 | 0 | 12 |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 4 |
| Grand total | | | | | | | | | | | |
| Études ne menant pas à un grade | 10 169 | 8 853 | 3 523 | 2 435 | 46 560 | 2 747 | 3 479 | 571 | 2 431 | 10 | 80 778 |
| Études de 1 ^{er} cycle | 11 638 | 9 548 | 8 116 | 4 760 | 53 348 | 6 593 | 7 235 | 1 234 | 11 619 | 120 | 114 221 |
| Études de 2 ^e cycle | 577 | 552 | 242 | 374 | 2 684 | 211 | 317 | 41 | 142 | 5 | 5 145 |
| Études de 3 ^e cycle | 61 | 51 | 29 | 29 | 343 | 17 | 31 | 31 | 1 | 0 | 593 |

Programme
canadien
de prêts
aux étudiants
Rapport annuel
1982-1983

| | | | | | | | | | | | | | | | |
|---|-----|----|----|----|-----|-------|-------|-----|--------|---|--------|--|--|--|--|
| <i>Québec</i> | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 23 | 9 | 9 | 5 | 111 | 77 | 7 | 2 | 4 | 0 | 247 | | | | |
| Études de 1 ^{er} cycle | 101 | 71 | 44 | 27 | 494 | 195 | 53 | 10 | 29 | 0 | 1 024 | | | | |
| Études de 2 ^e cycle | 6 | 9 | 8 | 11 | 90 | 28 | 9 | 1 | 5 | 0 | 167 | | | | |
| Études de 3 ^e cycle | 3 | 0 | 1 | 2 | 13 | 4 | 1 | 0 | 0 | 0 | 24 | | | | |
| <i>Nouveau-Brunswick</i> | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 1 | 3 | 0 | 0 | 10 | 2 316 | 32 | 14 | 1 | 0 | 2 377 | | | | |
| Études de 1 ^{er} cycle | 20 | 26 | 0 | 5 | 162 | 5 036 | 462 | 197 | 75 | 0 | 5 983 | | | | |
| Études de 2 ^e cycle | 0 | 2 | 0 | 1 | 4 | 65 | 5 | 0 | 1 | 0 | 78 | | | | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 0 | 1 | 3 | 0 | 0 | 0 | 4 | | | | |
| <i>Nouvelle-Écosse</i> | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 3 | 5 | 1 | 0 | 18 | 77 | 2 889 | 59 | 32 | 0 | 3 084 | | | | |
| Études de 1 ^{er} cycle | 61 | 71 | 13 | 11 | 305 | 866 | 6 311 | 344 | 235 | 3 | 8 220 | | | | |
| Études de 2 ^e cycle | 0 | 8 | 3 | 9 | 42 | 49 | 222 | 13 | 10 | 0 | 356 | | | | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 1 | 0 | 1 | 5 | 21 | 0 | 0 | 28 | | | | |
| <i>Île-du-Prince-Édouard</i> | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 0 | 0 | 0 | 1 | 5 | 36 | 35 | 400 | 5 | 0 | 482 | | | | |
| Études de 1 ^{er} cycle | 1 | 3 | 2 | 0 | 26 | 28 | 14 | 609 | 1 | 0 | 684 | | | | |
| Études de 2 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| <i>Terre-Neuve</i> | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 3 | 2 | 0 | 1 | 1 | 1 | 1 | 0 | 2 078 | 0 | 2 087 | | | | |
| Études de 1 ^{er} cycle | 3 | 6 | 4 | 2 | 25 | 44 | 23 | 8 | 11 077 | 0 | 11 192 | | | | |
| Études de 2 ^e cycle | 0 | 3 | 0 | 2 | 5 | 1 | 1 | 0 | 80 | 0 | 92 | | | | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| <i>Yukon et Territoires du Nord-Ouest</i> | | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 5 | 8 | | | | |
| Études de 1 ^{er} cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 7 | | | | |
| Études de 2 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |

TABLEAU 3
Répartition des certificats selon la province émettrice, le lieu d'établissement
de la maison d'enseignement fréquentée et le niveau d'études, pour l'année se terminant le 31 juillet 1983

| Province émettrice | | | | | | | | | | | | | Yukon et Territoires du Nord-Ouest | |
|---------------------------------|----------------------|---------|--------------|----------|---------|-------------------|-----------------|-----------------------|-------------|-------|--------|--|------------------------------------|--|
| Lieu et niveau d'études | Colombie-Britannique | Alberta | Saskatchewan | Manitoba | Ontario | Nouveau Brunswick | Nouvelle-Ecosse | Île-du-Prince-Édouard | Terre-Neuve | Total | | | | |
| <i>Colombie-Britannique</i> | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 9 686 | 123 | 46 | 20 | 105 | 2 | 3 | 1 | 6 | 2 | 9 994 | | | |
| Études de 1 ^{er} cycle | 10 246 | 332 | 102 | 52 | 300 | 11 | 15 | 2 | 16 | 60 | 11 134 | | | |
| Études de 2 ^e cycle | 411 | 53 | 7 | 12 | 52 | 1 | 6 | 1 | 1 | 4 | 548 | | | |
| Études de 3 ^e cycle | 38 | 1 | 0 | 0 | 4 | 0 | 2 | 0 | 1 | 0 | 46 | | | |
| <i>Alberta</i> | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 247 | 8 471 | 526 | 89 | 112 | 20 | 21 | 7 | 5 | 3 | 9 501 | | | |
| Études de 1 ^{er} cycle | 378 | 8 098 | 209 | 57 | 207 | 24 | 18 | 15 | 15 | 30 | 9 051 | | | |
| Études de 2 ^e cycle | 12 | 282 | 7 | 4 | 27 | 1 | 8 | 1 | 0 | 0 | 342 | | | |
| Études de 3 ^e cycle | 1 | 18 | 2 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 25 | | | |
| <i>Saskatchewan</i> | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 19 | 34 | 2 818 | 27 | 14 | 3 | 5 | 0 | 1 | 0 | 2 921 | | | |
| Études de 1 ^{er} cycle | 118 | 133 | 7 237 | 64 | 69 | 6 | 5 | 2 | 3 | 1 | 7 638 | | | |
| Études de 2 ^e cycle | 6 | 16 | 124 | 5 | 12 | 0 | 2 | 0 | 0 | 0 | 165 | | | |
| Études de 3 ^e cycle | 0 | 0 | 6 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 7 | | | |
| <i>Manitoba</i> | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 8 | 16 | 47 | 2 172 | 48 | 4 | 3 | 4 | 0 | 0 | 2 302 | | | |
| Études de 1 ^{er} cycle | 73 | 73 | 159 | 4 291 | 212 | 9 | 18 | 0 | 1 | 1 | 4 837 | | | |
| Études de 2 ^e cycle | 12 | 11 | 15 | 228 | 25 | 0 | 0 | 0 | 3 | 0 | 294 | | | |
| Études de 3 ^e cycle | 0 | 0 | 0 | 6 | 3 | 0 | 0 | 0 | 0 | 0 | 9 | | | |
| <i>Ontario</i> | | | | | | | | | | | | | | |
| Études ne menant pas à un grade | 151 | 73 | 63 | 104 | 45 956 | 201 | 475 | 81 | 293 | 0 | 47 397 | | | |
| Études de 1 ^{er} cycle | 352 | 308 | 225 | 168 | 50 807 | 309 | 267 | 37 | 159 | 17 | 52 649 | | | |
| Études de 2 ^e cycle | 61 | 62 | 37 | 37 | 2 175 | 51 | 45 | 19 | 34 | 0 | 2 521 | | | |
| Études de 3 ^e cycle | 5 | 9 | 5 | 3 | 222 | 9 | 8 | 10 | 0 | 0 | 271 | | | |

TABLEAU 2E
Répartition des certificats utilisés aux fins d'études à tous les niveaux, selon la province ou le pays
de l'établissement d'enseignement fréquenté et le domaine d'études, pour l'année se terminant le 31 juillet 1983

| | Domaines d'études | | | | | | | | | | | |
|-----------------------|---------------------------------------|-------------|------------------------|-------------------|-----------------|--------------------------------------|----------------------|-------|----------|-----------|------------|---------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Service social | Art dentaire | Ingénierie et techno- logie | Services de santé | Droit | Médecine | Théologie | Techniques | Total |
| Colombie-Britannique | 2 593 | 556 | 10 290 | 2 498 | 189 | 1 813 | 1 638 | 599 | 354 | 105 | 1 087 | 21 722 |
| Alberta | 3 365 | 808 | 5 792 | 3 165 | 144 | 2 220 | 1 267 | 355 | 292 | 115 | 1 396 | 18 919 |
| Saskatchewan | 1 765 | 474 | 3 041 | 1 903 | 160 | 860 | 1 237 | 235 | 239 | 367 | 450 | 10 731 |
| Manitoba | 1 021 | 150 | 2 929 | 1 011 | 84 | 752 | 799 | 63 | 176 | 92 | 365 | 7 442 |
| Ontario | 17 036 | 1 590 | 43 521 | 5 823 | 445 | 17 873 | 8 665 | 1 811 | 1 624 | 471 | 3 979 | 102 838 |
| Québec | 182 | 50 | 821 | 87 | 26 | 82 | 64 | 45 | 82 | 5 | 18 | 1 462 |
| Nouveau-Brunswick | 2 040 | 173 | 2 311 | 1 324 | 4 | 1 130 | 875 | 143 | 3 | 28 | 411 | 8 442 |
| Nouvelle-Écosse | 2 416 | 156 | 4 751 | 974 | 149 | 1 124 | 1 035 | 354 | 249 | 45 | 435 | 11 688 |
| Île-du-Prince-Édouard | 351 | 3 | 443 | 94 | 11 | 112 | 120 | 0 | 0 | 5 | 27 | 1 166 |
| Terre-Neuve | 1 593 | 68 | 5 559 | 3 354 | 1 | 1 109 | 1 005 | 0 | 303 | 14 | 365 | 13 371 |
| Yukon et T.N.-O. | 1 | 1 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 9 | 15 |
| États-Unis | 353 | 54 | 1 022 | 327 | 26 | 302 | 245 | 39 | 41 | 145 | 37 | 2 591 |
| Royaume-Uni | 2 | 3 | 92 | 6 | 1 | 10 | 6 | 27 | 4 | 5 | 0 | 156 |
| Autres pays d'Europe | 4 | 2 | 69 | 3 | 1 | 1 | 0 | 3 | 43 | 4 | 2 | 132 |
| Autres pays du monde | 2 | 0 | 20 | 1 | 0 | 2 | 3 | 2 | 29 | 1 | 2 | 62 |
| Total | 32 724 | 4 088 | 80 661 | 20 570 | 1 245 | 27 390 | 16 959 | 3 676 | 3 439 | 1 402 | 8 583 | 200 737 |

TABLEAU 2D
Répartition des certificats utilisés aux fins d'études de doctorat, selon la province ou le pays
de l'établissement d'enseignement fréquenté et le domaine d'études, pour l'année se terminant le 31 juillet 1983

| | Domaines d'études | | | | | | | | | | |
|-----------------------|---------------------------------------|-------------|------------------------|-------------------|-----------------|--------------------------------------|----------------------|-------|----------|-----------|------------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Service social | Art dentaire | Ingénierie et techno- logie | Services de santé | Droit | Médecine | Théologie | Techniques |
| Colombie-Britannique | 0 | 0 | 31 | 11 | 1 | 3 | 0 | 0 | 0 | 0 | 0 |
| Alberta | 1 | 0 | 9 | 5 | 0 | 1 | 3 | 0 | 5 | 1 | 0 |
| Saskatchewan | 0 | 0 | 5 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Manitoba | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
| Ontario | 3 | 12 | 182 | 34 | 0 | 10 | 14 | 0 | 8 | 7 | 1 |
| Québec | 0 | 0 | 12 | 0 | 2 | 0 | 3 | 0 | 7 | 0 | 0 |
| Nouveau-Brunswick | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nouvelle-Écosse | 0 | 0 | 3 | 2 | 5 | 1 | 0 | 1 | 16 | 0 | 0 |
| Île-du-Prince-Édouard | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Terre-Neuve | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Yukon et T.N.-O. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| États-Unis | 6 | 9 | 81 | 13 | 2 | 1 | 10 | 0 | 7 | 7 | 0 |
| Royaume-Uni | 0 | 2 | 21 | 0 | 0 | 0 | 0 | 1 | 0 | 3 | 0 |
| Autres pays d'Europe | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 |
| Autres pays du monde | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 |
| Total | 10 | 23 | 363 | 66 | 11 | 16 | 30 | 2 | 53 | 18 | 1 |
| | | | | | | | | | | | 593 |

TABLEAU 2C
Répartition des certificats utilisés aux fins d'études de maîtrise, selon la province ou le pays
de l'établissement d'enseignement fréquenté et le domaine d'études, pour l'année se terminant le 31 juillet 1983

| | Domaines d'études | | | | | | | | | | |
|-----------------------|---------------------------------------|-------------|------------------------|-------------------|-----------------|--------------------------------------|----------------------|-------|----------|-----------|------------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Service social | Art dentaire | Ingénierie et techno- logie | Services de santé | Droit | Médecine | Théologie | Techniques |
| Colombie-Britannique | 77 | 15 | 310 | 71 | 0 | 35 | 13 | 3 | 2 | 22 | 0 |
| Alberta | 43 | 44 | 139 | 70 | 0 | 27 | 9 | 2 | 5 | 3 | 0 |
| Saskatchewan | 35 | 1 | 56 | 28 | 3 | 3 | 0 | 1 | 0 | 38 | 0 |
| Manitoba | 25 | 5 | 116 | 30 | 1 | 95 | 5 | 1 | 3 | 13 | 0 |
| Ontario | 770 | 44 | 1 042 | 254 | 5 | 101 | 109 | 12 | 22 | 162 | 0 |
| Québec | 42 | 1 | 93 | 13 | 0 | 5 | 5 | 4 | 2 | 0 | 1 |
| Nouveau-Brunswick | 27 | 1 | 25 | 17 | 0 | 5 | 3 | 0 | 0 | 0 | 1 |
| Nouvelle-Écosse | 142 | 0 | 119 | 31 | 2 | 14 | 8 | 0 | 5 | 35 | 0 |
| Ile-du-Prince-Edouard | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Terre-Neuve | 12 | 0 | 31 | 43 | 0 | 2 | 0 | 0 | 2 | 2 | 0 |
| Yukon et T.N.-O. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Etats-Unis | 103 | 3 | 179 | 60 | 6 | 36 | 39 | 8 | 2 | 68 | 0 |
| Royaume-Uni | 2 | 0 | 31 | 2 | 0 | 4 | 0 | 2 | 1 | 1 | 0 |
| Autres pays d'Europe | 3 | 0 | 15 | 0 | 0 | 0 | 0 | 3 | 1 | 1 | 0 |
| Autres pays du monde | 2 | 0 | 4 | 0 | 0 | 2 | 0 | 1 | 3 | 0 | 0 |
| Total | 1 283 | 114 | 2 160 | 619 | 17 | 329 | 191 | 37 | 48 | 346 | 1 |
| | | | | | | | | | | | 5 145 |

TABLEAU 2B
Répartition des certificats utilisés aux fins d'études de premier cycle*, selon la province ou le pays
de l'établissement d'enseignement fréquenté et le domaine d'études, pour l'année se terminant le 31 juillet 1983

| | Domaines d'études | | | | | | | | | | Total |
|-----------------------|---------------------------------------|-------------|------------------------|-------------------|-----------------|--------------------------------------|----------------------|-------|----------|-----------|------------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Service social | Art dentaire | Ingénierie et techno- logie | Services de santé | Droit | Médecine | Théologie | Techniques |
| Colombie-Britannique | 533 | 251 | 6 783 | 1 515 | 105 | 726 | 348 | 488 | 348 | 32 | 5 |
| Alberta | 670 | 141 | 4 502 | 2 056 | 92 | 714 | 329 | 234 | 275 | 36 | 2 |
| Saskatchewan | 922 | 347 | 2 837 | 1 789 | 112 | 616 | 380 | 232 | 238 | 165 | 0 |
| Manitoba | 231 | 118 | 2 643 | 891 | 57 | 395 | 204 | 61 | 170 | 48 | 19 |
| Ontario | 4 106 | 963 | 33 189 | 2 665 | 378 | 5 167 | 2 681 | 1 758 | 1 539 | 165 | 38 |
| Québec | 106 | 29 | 616 | 52 | 19 | 72 | 25 | 40 | 63 | 2 | 0 |
| Nouveau-Brunswick | 1 229 | 131 | 2 224 | 1 274 | 3 | 638 | 306 | 142 | 0 | 12 | 4 |
| Nouvelle-Écosse | 1 614 | 65 | 4 572 | 541 | 78 | 469 | 388 | 257 | 227 | 9 | 0 |
| Île-du-Prince-Édouard | 185 | 0 | 427 | 66 | 0 | 4 | 0 | 0 | 0 | 2 | 0 |
| Terre-Neuve | 927 | 23 | 5 513 | 3 252 | 0 | 635 | 532 | 0 | 300 | 10 | 0 |
| Yukon et T.N.-O. | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 4 |
| États-Unis | 203 | 27 | 678 | 228 | 12 | 230 | 175 | 23 | 27 | 46 | 9 |
| Royaume-Uni | 0 | 1 | 21 | 4 | 1 | 4 | 3 | 24 | 3 | 0 | 0 |
| Autres pays d'Europe | 1 | 2 | 25 | 3 | 0 | 1 | 0 | 0 | 20 | 0 | 0 |
| Autres pays du monde | 0 | 0 | 9 | 0 | 0 | 0 | 2 | 1 | 19 | 0 | 0 |
| Total | 10 728 | 2 119 | 64 039 | 14 336 | 858 | 9 671 | 5 373 | 3 260 | 3 229 | 527 | 81 |
| | | | | | | | | | | | 114 221 |

* Comprend les deuxièmes diplômes de premier cycle et les premiers diplômes dans un domaine professionnel.

TABEAU 2A
Répartition des certificats utilisés aux fins d'études ne menant pas à un grade, selon la province ou le pays de l'établissement d'enseignement fréquenté et le domaine d'études, pour l'année se terminant le 31 juillet 1983

| | Domaines d'études | | | | | | | | | | |
|-----------------------|---------------------------------------|-------------|------------------------|-------------------|-----------------|--------------------------------------|----------------------|-------|----------|-----------|------------|
| | Commerce et adminis- tration | Agriculture | Arts et sciences | Service social | Art dentaire | Ingénierie et techno- logie | Services de santé | Droit | Médecine | Théologie | Techniques |
| Colombie-Britannique | 1 983 | 290 | 3 166 | 901 | 83 | 1 050 | 1 276 | 108 | 4 | 51 | 1 082 |
| Alberta | 2 651 | 623 | 1 142 | 1 034 | 52 | 1 478 | 926 | 119 | 7 | 75 | 1 394 |
| Saskatchewan | 808 | 126 | 143 | 85 | 44 | 241 | 857 | 2 | 1 | 164 | 450 |
| Manitoba | 765 | 27 | 163 | 90 | 26 | 262 | 590 | 1 | 1 | 31 | 346 |
| Ontario | 12 157 | 571 | 9 108 | 2 870 | 62 | 12 595 | 5 861 | 41 | 55 | 137 | 3 940 |
| Québec | 34 | 20 | 100 | 22 | 5 | 5 | 31 | 1 | 10 | 2 | 17 |
| Nouveau-Brunswick | 784 | 21 | 58 | 33 | 1 | 487 | 566 | 1 | 3 | 16 | 407 |
| Nouvelle-Écosse | 660 | 91 | 57 | 400 | 64 | 640 | 639 | 96 | 1 | 1 | 435 |
| Île-du-Prince-Édouard | 166 | 3 | 16 | 28 | 11 | 108 | 120 | 0 | 0 | 3 | 27 |
| Terre-Neuve | 654 | 45 | 15 | 59 | 1 | 472 | 473 | 0 | 1 | 2 | 365 |
| Yukon et T.N.-O. | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 5 |
| États-Unis | 41 | 15 | 84 | 26 | 6 | 35 | 21 | 8 | 5 | 24 | 28 |
| Royaume-Uni | 0 | 0 | 19 | 0 | 0 | 2 | 3 | 0 | 0 | 1 | 0 |
| Autres pays d'Europe | 0 | 0 | 22 | 0 | 1 | 0 | 0 | 0 | 17 | 3 | 2 |
| Autres pays du monde | 0 | 0 | 6 | 1 | 0 | 0 | 1 | 0 | 4 | 1 | 2 |
| Total | 20 703 | 1 832 | 14 099 | 5 549 | 359 | 17 375 | 11 364 | 377 | 109 | 511 | 8 500 |
| | | | | | | | | | | | 80 778 |

TABLEAU 1D
Répartition de certificats émis, par type d'établissement d'enseignement,
pour l'année se terminant le 31 juillet 1983

| Établissements | Programmes ne menant pas à l'obtention d'un grade* | | Programmes de 1 ^{er} cycle** | | Maîtrise | | Doctorat | | Total | |
|--|---|---------------|--|---------------|----------|---------------|----------|---------------|---------|---------------|
| | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ |
| Universités canadiennes | 3 963 | 6 010 375 | 111 599 | 150 228 431 | 4 465 | 7 035 010 | 411 | 658 920 | 120 438 | 163 932 736 |
| Universités étrangères | 141 | 252 373 | 1 544 | 2 738 159 | 519 | 902 190 | 170 | 324 609 | 2 374 | 4 235 531 |
| États-Unis | 88 | 153 856 | 1 416 | 2 501 712 | 456 | 798 785 | 127 | 239 370 | 2 087 | 3 693 723 |
| Royaume-Uni | 5 | 10 799 | 50 | 93 498 | 34 | 67 752 | 27 | 54 525 | 116 | 226 574 |
| Autres pays d'Europe | 36 | 67 141 | 49 | 86 633 | 19 | 34 160 | 12 | 23 835 | 116 | 211 769 |
| Autres pays du monde | 12 | 20 777 | 29 | 56 316 | 10 | 19 493 | 4 | 6 879 | 55 | 103 465 |
| Total - toutes les universités | 4 104 | 6 262 948 | 113 143 | 152 966 590 | 4 984 | 7 955 200 | 581 | 983 529 | 122 812 | 168 168 267 |
| Collèges universitaires au Canada | 10 473 | 15 080 341 | 0 | 0 | 0 | 0 | 0 | 0 | 10 473 | 15 080 341 |
| Établissements de formation technique et professionnelle au Canada | 52 271 | 71 045 867 | 0 | 0 | 0 | 0 | 0 | 0 | 52 271 | 71 045 867 |
| Autres établissements d'enseignement post-secondaire (par type) | | | | | | | | | | |
| au Canada et dans les autres pays | 0 | 0 | 121 | 199 215 | 0 | 0 | 0 | 0 | 121 | 199 215 |
| Collèges universités à l'étranger | 2 017 | 3 229 936 | 17 | 26 994 | 2 | 1 912 | 0 | 0 | 2 036 | 3 258 742 |
| Écoles de soins infirmiers | 11 564 | 20 199 695 | 807 | 1 277 028 | 140 | 238 642 | 6 | 12 889 | 12 515 | 21 728 254 |
| Établissements privés | 351 | 559 397 | 6 | 11 249 | 8 | 12 428 | 1 | 2 480 | 366 | 585 554 |
| Écoles normales | | | | | | | | | | |
| Établissements de formation technique et professionnelle à l'étranger | 0 | 0 | 127 | 240 348 | 11 | 20 124 | 5 | 8 523 | 143 | 268 995 |
| Total - Établissements autres que les universités | 76 528 | 109 884 200 | 1 224 | 1 985 770 | 161 | 273 106 | 12 | 23 892 | 77 925 | 112 166 968 |
| Grand total - Tous les établissements | 80 778 | 116 378 184 | 114 221 | 154 721 324 | 5 145 | 8 228 306 | 593 | 1 007 421 | 200 737 | 280 335 235 |

* Comprend les diplômes, les certificats et les autres titres de niveau équivalent.

** Comprend les deuxièmes diplômes de premier cycle et les premiers diplômes dans un domaine professionnel.

| | | |
|---|-------|-----------|
| Seneea College, Kingston | 385 | 506 444 |
| Seneea College, Willowdale | 2 272 | 3 076 818 |
| Sheridan College | 1 877 | 2 556 478 |
| Sir Sanford Fleming College, Lindsay | 609 | 854 076 |
| Sir Sanford Fleming College, Peterborough | 1 213 | 1 616 322 |
| Toronto Institute of Medical Technology | 161 | 309 429 |

TABLEAU 1C
Répartition des certificats selon le collège universitaire fréquenté,
pour l'année se terminant le 31 juillet 1983

| Établissements | Programmes ne menant pas à l'obtention d'un grade | |
|---------------------------------|---|------------|
| | Nombre | Montant \$ |
| <i>Colombie-Britannique</i> | | |
| Camosun College | 766 | 1 172 085 |
| Capilano College | 502 | 750 992 |
| Cariboo College | 356 | 512 242 |
| Fraser Valley College | 227 | 301 985 |
| Douglas College | 522 | 676 981 |
| Maspina College | 615 | 866 707 |
| Pacific Vocational Institute | 106 | 144 798 |
| Okanagan College | 444 | 625 957 |
| New Caledonia College | 371 | 580 735 |
| Vancouver Community | | |
| Langara Campus | 1 081 | 1 519 014 |
| King Edward Campus | 118 | 184 977 |
| Selkirk College | 542 | 830 633 |
| Kwantlen College | 399 | 518 987 |
| <i>Île-du-Prince-Édouard</i> | | |
| Holland College | 339 | 443 021 |
| Autres collèges universitaires | 541 | 773 047 |
| <i>Alberta</i> | | |
| Camrose Lutheran College | 148 | 212 101 |
| Grande Prairie College | 150 | 220 127 |
| Grant MacEwan Community College | 598 | 906 665 |
| Lethbridge Community College | 473 | 715 292 |
| Mount Royal College | 1 224 | 1 728 582 |
| Red Deer College | 575 | 859 544 |
| Medicine Hat College | 252 | 344 466 |
| <i>Terre-Neuve</i> | | |
| Regina High School | 124 | 141 463 |

TABLEAU 1B
Répartition des certificats selon l'établissement technique ou professionnel fréquenté,
pour l'année se terminant le 31 juillet 1983

| Établissement | Programmes ne menant pas à l'obtention d'un grade | |
|--|---|------------|
| | Nombre | Montant \$ |
| <i>Colombie-Britannique</i> | | |
| B.C. Institute of Technology | 1 585 | 2 698 623 |
| Pacific Vocational School | 325 | 389 617 |
| Vancouver Vocational School | 358 | 613 467 |
| Vancouver School of Art | 219 | 363 663 |
| <i>Saskatchewan</i> | | |
| Saskatchewan Technical Institute | 521 | 488 705 |
| Wascana Institute of Applied Arts and Sciences | 536 | 568 074 |
| Kelsey Institute of Applied Arts and Sciences | 1 001 | 981 943 |
| <i>Ontario</i> | | |
| Algonquin College | 3 169 | 4 004 428 |
| Canadore College | 1 267 | 1 704 646 |
| Conestoga College | 1 358 | 1 873 750 |
| Confederation College | 741 | 1 044 526 |
| Durham College | 937 | 1 169 491 |
| Fanshawe College | 2 644 | 3 343 966 |
| Niagara College | 1 368 | 1 587 718 |
| Centennial College | 1 910 | 2 704 010 |
| Northern College, Timmins | 258 | 342 470 |
| Northern College, Kirkland Lake | 249 | 328 146 |
| Northern College, Haileybury | 113 | 156 077 |
| George Brown College | 1 876 | 2 572 146 |
| Georgian College | 1 569 | 2 066 512 |
| Humber College | 2 277 | 2 947 675 |
| Ontario College of Art | 704 | 1 062 545 |
| Lambton College | 496 | 642 346 |
| Loyalist College | 485 | 1 324 932 |
| Cambrian College | 2 037 | 2 484 603 |
| St. Clair College | 1 536 | 2 150 296 |
| St. Lawrence College, Cornwall | 570 | 735 496 |
| St. Lawrence College, Kingston | 1 252 | 1 660 746 |
| St. Lawrence College, Brockville | 384 | 583 528 |
| Mohawk College | 2 415 | 2 706 931 |
| Sault College | 735 | 973 838 |
| <i>Alberta</i> | | |
| Alberta Vocational Centre | 128 | 198 471 |
| Northern Alberta Institute of Technology | 1 460 | 2 418 802 |
| Olds Agricultural and Vocational College | 287 | 405 039 |
| Southern Alberta Institute of Technology | 1 804 | 3 132 760 |
| Lakehead College | 150 | 196 010 |
| <i>Manitoba</i> | | |
| Assiniboine Community College | 276 | 546 737 |
| Red River Community College | 1 069 | 1 987 623 |
| <i>Nouveau-Brunswick</i> | | |
| New Brunswick Institute of Technology | 472 | 730 905 |
| Lady Dunn Trade School | 100 | 151 943 |
| Saint John Institute of Technology | 250 | 370 635 |
| Northeastern Institute of Technology | 340 | 525 939 |
| <i>Nouvelle-Écosse</i> | | |
| Dartmouth Regional Vocational School | 170 | 273 348 |
| Nova Scotia Agricultural College | 206 | 340 264 |
| Nova Scotia Institute of Technology | 234 | 353 255 |
| <i>Terre-Neuve</i> | | |
| Fisheries College | 217 | 244 044 |
| Trades & Tech. College of Corner Brook | 874 | 950 004 |
| District Vocational Schools | 133 | 145 382 |
| <i>Autres établissements techniques et professionnel au Canada</i> | | |
| | 2 187 | 2 880 275 |

Programme
canadien
de prêts
aux étudiants
Rapport annuel
1982-1983

| | | | | | | | | | | |
|--|-------|-----------|---------|-------------|-------|-----------|-----|---------|---------|-------------|
| Université Wilfrid Laurier | 66 | 99 112 | 1 673 | 2 231 113 | 137 | 208 914 | 0 | 0 | 1 876 | 2 539 139 |
| Université de Windsor | 22 | 36 941 | 2 733 | 3 666 069 | 186 | 255 392 | 5 | 6 168 | 2 946 | 3 964 570 |
| Université York | 10 | 12 366 | 4 443 | 6 260 961 | 294 | 461 250 | 38 | 63 603 | 4 785 | 6 798 180 |
| <i>Québec</i> | | | | | | | | | | |
| Université Concordia | 7 | 11 513 | 272 | 396 904 | 26 | 50 661 | 2 | 1 912 | 307 | 460 990 |
| Université Laval | 30 | 49 496 | 157 | 217 132 | 19 | 29 420 | 2 | 3 200 | 208 | 299 248 |
| Université McGill | 30 | 58 149 | 392 | 595 398 | 88 | 157 602 | 8 | 13 837 | 518 | 824 986 |
| Université de Montréal | 8 | 13 273 | 62 | 95 397 | 22 | 36 046 | 10 | 16 469 | 102 | 161 185 |
| <i>Nouveau-Brunswick</i> | | | | | | | | | | |
| Université de Moncton | 228 | 359 027 | 1 955 | 3 001 822 | 51 | 79 604 | 0 | 0 | 2 234 | 3 440 453 |
| Université Mount Allison | 7 | 10 020 | 686 | 1 174 431 | 2 | 645 | 0 | 0 | 695 | 1 185 096 |
| Université du Nouveau-Brunswick | 18 | 27 308 | 2 749 | 4 439 040 | 25 | 40 640 | 4 | 8 226 | 2 796 | 4 515 214 |
| Université St. Thomas | 2 | 3 600 | 527 | 846 353 | 0 | 0 | 0 | 0 | 529 | 849 953 |
| <i>Nouvelle-Écosse</i> | | | | | | | | | | |
| Université Acadia | 30 | 50 152 | 1 472 | 2 610 560 | 33 | 50 379 | 0 | 0 | 1 535 | 2 711 091 |
| College of Cape Breton | 408 | 687 552 | 430 | 761 954 | 0 | 0 | 0 | 0 | 838 | 1 449 506 |
| Université Dalhousie | 97 | 172 294 | 2 502 | 4 267 361 | 238 | 403 316 | 25 | 47 192 | 2 862 | 4 890 163 |
| Université King's College | 2 | 3 820 | 182 | 308 526 | 0 | 0 | 0 | 0 | 184 | 312 346 |
| Université Mount Saint Vincent | 77 | 139 078 | 632 | 1 088 034 | 5 | 9 107 | 1 | 1 800 | 715 | 1 238 019 |
| Nova Scotia College of Art & Design | 14 | 16 092 | 298 | 449 152 | 3 | 4 560 | 0 | 0 | 315 | 469 804 |
| Nova Scotia Technical College | 18 | 30 024 | 327 | 523 971 | 16 | 28 680 | 1 | 1 912 | 362 | 584 587 |
| Université St. Francis Xavier | 55 | 90 079 | 1 293 | 2 292 296 | 2 | 3 712 | 0 | 0 | 1 350 | 2 386 087 |
| Université St. Mary's | 27 | 44 808 | 1 030 | 1 776 219 | 33 | 58 827 | 0 | 0 | 1 090 | 1 879 854 |
| <i>Île-du-Prince-Édouard</i> | | | | | | | | | | |
| Université de l'Île-du-Prince-Édouard | 29 | 46 260 | 681 | 1 029 832 | 0 | 0 | 0 | 0 | 710 | 1 076 092 |
| <i>Terre-Neuve</i> | | | | | | | | | | |
| Université Memorial | 27 | 19 904 | 11 173 | 7 146 169 | 90 | 68 713 | 0 | 0 | 11 290 | 7 234 786 |
| <i>Autres universités canadiennes***</i> | | | | | | | | | | |
| | 85 | 109 982 | 494 | 697 084 | 70 | 109 302 | 2 | 3 172 | 651 | 919 540 |
| Total - Universités canadiennes | 3 963 | 6 010 375 | 111 599 | 150 228 431 | 4 465 | 7 035 010 | 411 | 658 920 | 120 438 | 163 932 736 |

* Comprend les diplômes, les certificats et les autres titres de niveau équivalent.

** Comprend les deuxièmes diplômes de premier cycle et les premiers diplômes dans un domaine professionnel.

*** Comprend les universités ayant délivré moins de 100 certificats.

Programmes de deuxième et troisième cycles

| | Programmes de deuxième et troisième cycles | | | | | | | | | | | |
|---------------------------------------|--|------------|--------|---------------------------------------|--------|------------|---------|------------|----------|------------|--------|------------|
| | Programmes ne menant pas à l'obtention d'un grade* | | | Programmes de 1 ^{er} cycle** | | | Matrèse | | Doctorat | | Total | |
| | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ | Nombre | Montant \$ |
| <i>Colombie-Britannique</i> | | | | | | | | | | | | |
| Université de la Colombie-Britannique | 334 | 542 104 | 5 789 | 9 115 939 | 399 | 647 862 | 41 | 69 944 | 6 563 | 10 375 849 | | |
| Université Simon Fraser | 283 | 369 083 | 2 595 | 3 515 142 | 64 | 89 168 | 5 | 5 390 | 2 947 | 3 978 783 | | |
| Université de Victoria | 61 | 115 125 | 2 582 | 3 917 741 | 62 | 86 515 | 0 | 0 | 2 705 | 4 119 381 | | |
| <i>Alberta</i> | | | | | | | | | | | | |
| Université de l'Alberta | 9 | 11 978 | 4 479 | 6 584 226 | 196 | 316 239 | 12 | 21 190 | 4 696 | 6 933 633 | | |
| Université de Calgary | 6 | 10 321 | 3 498 | 5 214 394 | 142 | 232 439 | 13 | 25 146 | 3 659 | 5 482 300 | | |
| Université de Lethbridge | 2 | 2 700 | 905 | 1 281 724 | 1 | 1 910 | 0 | 0 | 908 | 1 286 334 | | |
| <i>Saskatchewan</i> | | | | | | | | | | | | |
| Université de Regina | 93 | 78 695 | 1 466 | 1 239 073 | 9 | 11 130 | 1 | 950 | 1 569 | 1 329 848 | | |
| Université de Saskatchewan | 39 | 30 939 | 5 889 | 5 094 425 | 119 | 111 129 | 6 | 7 160 | 6 053 | 5 243 653 | | |
| <i>Manitoba</i> | | | | | | | | | | | | |
| Université du Manitoba | 5 | 8 170 | 617 | 985 155 | 1 | 2 700 | 0 | 0 | 623 | 996 025 | | |
| Université de Calgary | 100 | 173 886 | 3 195 | 5 262 682 | 277 | 445 353 | 9 | 14 662 | 3 581 | 5 896 583 | | |
| Université de Winnipeg | 1 | 1 856 | 885 | 1 413 864 | 1 | 1 860 | 0 | 0 | 887 | 1 417 580 | | |
| <i>Ontario</i> | | | | | | | | | | | | |
| Université Algoma | 6 | 8 366 | 113 | 141 450 | 0 | 0 | 0 | 0 | 119 | 149 816 | | |
| Cours d'admission au barreau | | 0 | 287 | 453 895 | 0 | 0 | 0 | 0 | 287 | 453 895 | | |
| Université Brock | 77 | 109 581 | 1 336 | 1 810 963 | 21 | 39 176 | 0 | 0 | 1 434 | 1 959 720 | | |
| Université Carleton | 9 | 12 040 | 2 626 | 3 702 019 | 179 | 277 910 | 10 | 12 108 | 2 824 | 4 004 077 | | |
| Université de Guelph | 154 | 179 082 | 4 458 | 6 053 766 | 106 | 151 044 | 17 | 23 862 | 4 735 | 6 407 755 | | |
| Université Laekhead | 167 | 254 737 | 963 | 1 479 740 | 30 | 47 523 | 0 | 0 | 1 160 | 1 782 000 | | |
| Université Laurentienne | 48 | 80 123 | 1 605 | 2 231 237 | 18 | 122 983 | 0 | 0 | 1 671 | 2 334 344 | | |
| Université McMaster | | 11 705 | 3 247 | 4 725 557 | 127 | 181 856 | 17 | 32 895 | 3 397 | 4 952 011 | | |
| Université d'Ottawa | 35 | 56 804 | 2 660 | 3 994 050 | 153 | 240 484 | 22 | 26 031 | 2 870 | 4 267 366 | | |
| Université Queen's (Kingston) | 2 | 3 712 | 2 997 | 4 394 650 | 179 | 343 827 | 4 | 5 636 | 3 182 | 4 747 821 | | |
| Institut polytechnique Ryerson | 1 012 | 1 493 216 | 2 094 | 3 082 058 | 4 | 7 353 | 0 | 0 | 9 530 | 14 159 777 | | |
| Université de Toronto | 154 | 265 791 | 8 699 | 12 787 851 | 545 | 899 999 | 132 | 206 130 | 9 530 | 14 159 777 | | |
| Université Trent | 5 | 5 652 | 1 049 | 1 527 910 | 6 | 14 255 | 11 | 16 977 | 1 060 | 5 644 051 | | |
| Université de Waterloo | 23 | 33 806 | 5 347 | 5 440 654 | 104 | 152 615 | 11 | 16 977 | 5 485 | 5 644 051 | | |
| Université Western | 35 | 60 033 | 6 055 | 8 952 488 | 382 | 652 910 | 13 | 23 348 | 6 485 | 9 688 797 | | |

TABLEAU D
Rapport d'activités par année, de 1964-1965 à 1982-1983

| Année de prêt | Données relatives aux prêts | | | | Sommes en jeu | | | | | | Autres |
|---------------|--|---|-----------------|-------------------------|----------------------------------|-----------------------|----------------------------|---------------------------|-------------|--|--------|
| | Valeur des certificats délivrés (en millions de dollars) | Nombre d'étudiants bénéficiaires de certificats | Intérêts versés | Réclamations pour perte | Réclamations pour cause de décès | Frais de recouvrement | Sommes recouvrées (crédit) | Paiements de remplacement | Total | | |
| 1964-65 | \$ 26,7 | 42 113 | \$ 154 345 | — | 500 | — | — | \$ 154 845 | — | | |
| 1965-66 | 36,0 | 51 272 | 1 551 733 | 6 751 | 20 690 | — | — | 74 262 | 1 653 436 | | |
| 1966-67 | 41,1 | 63 243 | 2 438 354 | 109 256 | 55 607 | — | 2 588 | 757 448 | 3 358 077 | | |
| 1967-68 | 57,9 | 90 371 | 4 936 456 | 210 437 | 93 485 | 983 | 9 675 | 1 229 577 | 6 461 263 | | |
| 1968-69 | 65,9 | 107 312 | 5 993 076 | 395 709 | 112 134 | 14 585 | 64 695 | 2 402 553 | 8 863 362 | | |
| 1969-70 | 80,0 | 121 611 | 10 621 705 | 1 495 650 | 163 973 | 21 306 | 109 618 | 2 909 954 | 15 102 970 | | |
| 1970-71 | 92,1 | 135 899 | 16 565 480 | 4 983 074 | 208 996 | 116 183 | 557 692 | 5 342 277 | 26 628 318 | | |
| 1971-72 | 91,8 | 128 585 | 11 558 412 | 7 597 242 | 199 046 | 192 467 | 1 030 066 | 9 069 966 | 27 587 067 | | |
| 1972-73 | 106,6 | 122 396 | 20 039 215 | 8 849 095 | 238 937 | 305 384 | 1 724 576 | 7 977 986 | 35 686 041 | | |
| 1973-74 | 115,8 | 125 987 | 16 272 785 | 12 342 508 | 321 641 | 391 445 | 2 379 871 | 11 104 750 | 38 053 258 | | |
| 1974-75 | 129,7 | 140 644 | 19 011 499 | 13 982 509 | 431 506 | 688 591 | 4 198 708 | 10 704 927 | 40 620 324 | | |
| 1975-76 | 157,4 | 153 419 | 21 877 080 | 15 991 766 | 429 283 | 1 260 549 | 5 700 890 | 11 826 396 | 45 684 184 | | |
| 1976-77 | 178,3 | 154 981* | 19 419 330 | 19 861 326 | 343 444 | 2 389 540 | 9 218 177 | 13 027 488 | 45 822 951 | | |
| 1977-78 | 140,9 | 119 242 | 31 166 431 | 19 357 614 | 417 900 | 2 763 814 | 11 106 330 | 12 102 573 | 54 702 002 | | |
| 1978-79 | 159,3 | 132 013 | 39 003 234 | 25 139 759 | 282 740 | 2 718 448 | 11 692 772 | 15 875 306 | 71 326 715 | | |
| 1979-80 | 152,5 | 123 895 | 32 922 029 | 25 943 518 | 213 010 | 2 773 540 | 13 192 936 | 21 670 352 | 70 329 513 | | |
| 1980-81 | 175,6 | 136 746 | 27 840 292 | 26 739 118 | 388 637 | 3 749 047 | 17 924 487 | 17 452 508 | 58 245 115 | | |
| juillet 1981 | ,4 | 541 | 10 293 171 | 1 909 150 | 28 820 | 336 578 | 1 196 650 | — | 11 371 069 | | |
| 1981-82 | 217,8 | 148 383 | 49 408 241 | 33 626 693 | 400 801 | 3 703 735 | 18 407 459 | 17 612 136 | 86 344 147 | | |
| 1982-83 | 308,0 | 184 469 | 71 773 235 | 43 234 255 | 442 131 | 4 160 931 | 20 265 474 | 25 828 646 | 125 173 724 | | |
| Total | 2 333,8 | 2 283 122 | 412 846 103 | 261 775 430 | 4 803 281 | 25 587 126 | 118 782 664 | 186 969 105 | 773 198 381 | | |
| | | | | | | | | | 13 586 360 | | |

* Ce chiffre inclut 23 279 certificats qui, par erreur, ont été considérés comme ayant été délivrés au cours de l'année 1976-1977 au lieu de l'année 1977-1978.
 ** Le montant qui apparaissait à cette rubrique dans le Rapport annuel 1981-1982, était erroné.

Programme
canadien
de prêts
aux étudiants
Rapport annuel
1982-1983

TABLEAU C (suite)

| | | | | | | | | | | |
|-----------------|---------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|-----------------------------|------------------------------------|-----------------------------|-----------------------------------|
| 1974-75 | Nombre Montant \$ % de \$ | 32 734 25 459 582 21,5 | 16 590 13 204 461 11,2 | 31 591 25 980 805 22,0 | 17 439 13 461 895 11,4 | 46 704 35 274 482 29,9 | 3 406 2 718 472 2,3 | 148 464 116 099 697 98,3 | 2 885 2 058 990 1,7 | 151 349 118 158 687 100 |
| 1975-76 | Nombre Montant \$ % de \$ | 37 822 31 367 689 21,5 | 19 833 16 373 146 11,3 | 37 665 32 389 903 22,2 | 21 587 16 753 347 11,5 | 55 297 42 297 363 29,1 | 4 132 3 774 069 2,6 | 176 336 142 955 517 98,2 | 3 399 2 654 370 1,8 | 179 735 145 609 887 100 |
| 1976-77 | Nombre Montant \$ % de \$ | 32 754 32 941 180 20,8 | 18 313 17 910 129 11,3 | 34 348 35 208 029 22,2 | 19 632 18 923 416 12,0 | 50 026 46 184 834 29,2 | 3 225 3 239 604 2,0 | 158 298 154 407 192 97,5 | 3 963 3 889 316 2,5 | 162 261 158 296 508 100 |
| 1977-78 | Nombre Montant \$ % de \$ | 25 028 25 971 353 19,6 | 15 298 15 238 968 11,5 | 29 070 30 775 647 23,2 | 14 814 14 949 617 11,3 | 40 020 38 080 044 28,7 | 3 287 3 467 910 2,6 | 127 517 128 483 539 96,9 | 3 749 4 120 924 3,1 | 131 266 132 604 463 100 |
| 1978-79 | Nombre Montant \$ % de \$ | 28 115 29 394 036 19,9 | 16 616 16 759 276 11,3 | 31 326 33 176 006 22,4 | 17 940 18 298 514 12,4 | 42 968 41 565 682 28,1 | 3 514 3 683 285 2,5 | 140 479 142 876 799 96,6 | 4 610 5 027 086 3,4 | 145 089 147 903 885 100 |
| 1979-80 | Nombre Montant \$ % de \$ | 28 853 30 237 511 21,2 | 16 276 16 498 989 11,6 | 30 389 31 682 554 22,2 | 16 926 16 912 833 11,8 | 40 179 38 452 335 26,9 | 3 448 3 819 501 2,7 | 136 071 137 603 726 96,4 | 5 756 5 085 608 3,6 | 141 827 142 689 334 100 |
| 1980-81 | Nombre Montant \$ % de \$ | 32 969 36 236 511 22,4 | 17 627 18 884 467 11,7 | 32 787 36 231 467 22,3 | 16 295 17 500 576 10,8 | 42 590 43 232 183 26,7 | 3 678 4 297 010 2,6 | 145 946 156 382 214 96,5 | 5 981 5 638 253 3,5 | 151 927 162 020 467 100 |
| Juillet 1981 | Nombre Montant \$ % de \$ | 23 19 670 16,0 | 22 16 970 13,0 | 43 37 915 31,0 | 17 14 830 12,1 | 42 27 130 22,2 | 2 1 400 1,1 | 149 117 915 96,3 | 6 4 515 3,7 | 155 122 430 100 |
| 1981-82 | Nombre Montant \$ % de \$ | 35 863 45 837 129 22,9 | 18 967 23 324 264 11,7 | 33 496 43 149 373 21,5 | 18 470 23 376 509 11,7 | 44 130 52 068 326 26,1 | 4 421 5 357 343 2,7 | 155 347 193 112 944 96,6 | 6 216 6 738 283 3,4 | 161 563 199 851 227 100 |
| 1982-83 | Nombre Montant \$ % de \$ | 37 789 54 834 080 19,5 | 26 018 36 180 915 12,9 | 43 595 63 028 400 22,9 | 22 803 32 398 912 11,6 | 57 271 76 793 866 27,4 | 5 603 8 136 946 2,9 | 193 079 271 373 119 96,8 | 7 658 8 962 116 3,2 | 200 737 280 335 235 100 |
| Total | Nombre Montant \$ % de \$ | 545 374 478 094 863 22,1 | 290 162 254 619 348 11,8 | 525 481 480 234 198 22,2 | 280 660 243 092 316 11,3 | 712 849 598 376 049 27,7 | 50 910 50 516 399 2,3 | 2 405 436 2 104 933 173 97,4 | 59 273 54 588 635 2,6 | 2 464 709 2 159 521 808 100 |

TABLEAU C
Répartition des prêts par établissement prêteur et
par année de 1964-1965 à 1982-1983

| Banques à charte | | | | | | | | | | |
|------------------|---------------------------------|-------------------------------------|-------------------------------|-------------------------------|--|------------------------------|---------------------------|---|---|-------------------------------|
| Année de prêt | Banque de Montréal | Banque de la Nouvelle- Écosse | Banque Royaie du Canada | Banque Toronto Dominion | Banque canadienne impériale de Commerce | Autres banques | Total pour les banques | Coopératives de crédit et caisses populaires | Total pour tous les établissements de crédit | |
| 1964-65 | Nombre Montant \$ % de \$ | 12 581 7 183 243 27,2 | 5 973 3 435 094 13,1 | 10 248 6 237 059 23,6 | 4 978 2 858 549 10,8 | 10 808 6 178 488 23,4 | 516 298 509 1,1 | 45 104 26 190 942 99,2 | 322 198 746 0,8 | 45 426 26 389 688 100 |
| 1965-66 | Nombre Montant \$ % de \$ | 15 438 9 531 046 28,1 | 7 284 4 607 240 13,6 | 12 022 7 965 648 23,5 | 5 043 3 165 331 9,3 | 12 381 7 640 402 22,5 | 841 544 885 1,6 | 53 009 33 454 552 98,6 | 693 470 042 1,4 | 53 702 33 924 594 100 |
| 1966-67 | Nombre Montant \$ % de \$ | 19 821 11 906 870 29,8 | 9 319 5 407 377 13,5 | 14 753 9 051 181 22,7 | 6 371 3 504 736 8,8 | 15 261 8 784 853 22,0 | 996 659 391 1,7 | 66 521 39 314 408 98,5 | 880 601 790 1,5 | 67 401 39 916 198 100 |
| 1967-68 | Nombre Montant \$ % de \$ | 26 862 16 298 855 28,8 | 12 204 7 335 718 13,0 | 20 532 12 588 215 22,3 | 9 866 5 463 954 9,7 | 22 830 13 163 506 23,3 | 1 224 779 923 1,4 | 93 518 55 630 171 98,4 | 1 240 879 953 1,6 | 94 758 56 510 124 100 |
| 1968-69 | Nombre Montant \$ % de \$ | 28 415 16 788 843 26,8 | 13 838 7 846 007 12,5 | 23 360 13 678 587 21,9 | 11 962 6 378 170 10,2 | 28 611 15 822 248 25,3 | 1 564 1 035 428 1,7 | 107 750 61 549 283 98,4 | 1 543 1 026 894 1,6 | 109 293 62 576 177 100 |
| 1969-70 | Nombre Montant \$ % de \$ | 31 236 19 498 229 25,0 | 15 443 9 322 547 12,0 | 27 370 17 229 252 22,2 | 14 496 8 056 849 10,4 | 35 849 20 826 819 26,8 | 1 760 1 373 530 1,8 | 126 154 76 307 226 98,2 | 1 916 1 402 192 1,8 | 128 070 77 709 418 100 |
| 1970-71 | Nombre Montant \$ % de \$ | 31 337 19 655 902 23,6 | 16 016 9 613 254 11,5 | 28 338 17 784 793 21,4 | 15 728 8 731 799 10,5 | 42 068 24 535 336 29,5 | 2 085 1 548 423 1,9 | 135 572 81 867 507 98,4 | 1 915 1 368 100 1,6 | 137 487 83 235 607 100 |
| 1971-72 | Nombre Montant \$ % de \$ | 29 427 19 290 027 22,6 | 15 078 9 612 529 11,3 | 27 899 18 472 326 21,6 | 15 054 8 866 075 10,4 | 42 037 26 238 739 30,7 | 2 146 1 679 456 2,0 | 131 641 84 159 152 98,5 | 1 860 1 254 180 1,5 | 133 501 85 413 332 100 |
| 1972-73 | Nombre Montant \$ % de \$ | 28 479 22 227 703 22,3 | 14 546 11 274 329 11,3 | 27 831 22 077 896 22,2 | 15 288 11 350 496 11,4 | 41 327 29 226 858 29,3 | 2 347 1 995 898 2,0 | 129 818 98 153 180 98,5 | 2 194 1 462 968 1,5 | 132 012 99 616 148 100 |
| 1973-74 | Nombre Montant \$ % de \$ | 29 828 23 417 401 22,0 | 14 901 11 773 668 11,0 | 28 818 23 489 908 22,0 | 15 951 12 125 908 11,4 | 42 450 31 982 555 30,0 | 2 715 2 105 416 2,0 | 134 663 104 894 090 99,4 | 2 487 1 744 309 1,6 | 137 150 106 638 399 100 |

TABLEAU A
Quote-part des provinces, sommes supplémentaires, certificats d'admissibilité délivrés, nombre d'étudiants bénéficiaires et nombre de certificats utilisés dans chacune des provinces participantes pour l'année se terminant le 31 juillet 1983

| Province émettrice | Quote-part des provinces | Sommes supplé- mentaires | Total des sommes allouées | Certificats délivrés* | | | Certificats utilisés* | | |
|---------------------------|--------------------------------|--------------------------------|---------------------------------|-----------------------|-----------------------------|-----------------------|--------------------------------|-----------------------------|-----------------------|
| | | | | Montant nominal | Nombre de certificats | Nombre d'étudiants | Sommes obtenues en prêts | Nombre de certificats | Nombre d'étudiants |
| | \$ | \$ | \$ | \$ | | | \$ | | |
| Colombie-Britannique | 30 793 220 | 199 785 | 30 993 005 | 38 098 431 | 24 909 | 22 033 | 34 083 243 | 22 445 | 20 339 |
| Alberta | 30 967 230 | 752 829 | 31 720 059 | 41 513 650 | 25 767 | 19 783 | 30 257 496 | 19 004 | 16 051 |
| Saskatchewan | 11 098 645 | 2 456 584 | 13 555 229 | 11 698 155 | 13 306 | 6 856 | 10 460 338 | 11 910 | 6 400 |
| Manitoba | 11 626 675 | 4 318 289 | 15 944 964 | 15 378 066 | 8 693 | 8 243 | 13 564 679 | 7 598 | 7 237 |
| Ontario | 98 223 990 | 59 846 044 | 158 070 034 | 150 469 619 | 108 098 | 97 451 | 144 282 317 | 102 935 | 93 874 |
| Nouveau-Brunswick | 8 113 900 | 5 107 788 | 13 221 688 | 16 223 565 | 10 188 | 9 247 | 15 326 600 | 9 568 | 8 777 |
| Nouvelle-Écosse | 9 871 145 | 8 602 999 | 18 474 144 | 19 616 264 | 11 753 | 10 731 | 18 556 566 | 11 062 | 10 179 |
| Île-du-Prince-Édouard | 1 385 795 | 691 967 | 2 077 762 | 2 928 312 | 1 980 | 1 754 | 2 805 313 | 1 877 | 1 688 |
| Terre-Neuve | 6 645 530 | 3 742 982 | 10 388 512 | 11 799 319 | 15 437 | 8 226 | 10 785 079 | 14 203 | 7 829 |
| Yukon | 335 735 | | 335 735 | 230 730 | 137 | 133 | 196 280 | 125 | 122 |
| Territoires du Nord-Ouest | 649 180 | | 649 180 | 22 6669 | 12 | 12 | 17 324 | 10 | 10 |
| Total | 209 711 045 | 83 719 267 | 295 430 312 | 307 978 780 | 220 280 | 184 469 | 280 335 235 | 200 737 | 172 506 |

* Les chiffres des rubriques « nombre de certificats » délivrés et « nombre d'étudiants » bénéficiaires de certificats, diffèrent de ceux des rubriques « nombre de certificats » utilisés et « nombre d'étudiants » ayant utilisé leurs certificats, car certains ont reçu plus d'un certificat et certains autres n'ont pas utilisé le leur, ou n'ont pas utilisé le plein montant admissible.

TABLEAU B
Valeur des prêts à recouvrer par les établissements prêteurs au 31 juillet 1983

| Établissement prêteur | Prêts à recouvrer | | Total |
|--|---|--|-------------|
| | Catégorie A (le gouvernement paie l'intérêt) | Catégorie B (l'emprunteur paie l'intérêt) | |
| | \$ | \$ | \$ |
| Banques à charte | 519 286 646 | 384 217 275 | 903 503 921 |
| Coopératives de crédit et caisses populaires | 15 820 941 | 10 762 448 | 26 583 389 |
| Total | 535 107 587 | 394 979 723 | 930 087 310 |

Statistiques sur les étudiants emprunteurs pour l'année 1982-1983

| | |
|----|--|
| 1A | Répartition des certificats selon l'université fréquentée, pour l'année se terminant le 31 juillet 1983 |
| 1B | Répartition des certificats selon l'établissement technique ou professionnel fréquenté, pour l'année se terminant le 31 juillet 1983 |
| 1C | Répartition des certificats selon le collège universitaire fréquenté, pour l'année se terminant le 31 juillet 1983 |
| ID | Sommaire des répartitions de certificats émis par type d'établissement d'enseignement fréquenté, pour l'année se terminant le 31 juillet 1983 |
| 2A | Répartition des certificats utilisés aux fins d'études ne menant pas à un grade, selon la province ou le pays de l'établissement d'enseignement fréquenté et le domaine d'études, pour l'année se terminant le 31 juillet 1983 |
| 2B | Répartition des certificats utilisés aux fins d'études de premier cycle, selon la province ou le pays de l'établissement d'enseignement fréquenté et le domaine d'études, pour l'année se terminant le 31 juillet 1983 |
| 2C | Répartition des certificats utilisés aux fins d'études de maîtrise, selon la province ou le pays de l'établissement d'enseignement fréquenté et le domaine d'études, pour l'année se terminant le 31 juillet 1983 |
| 2D | Répartition des certificats utilisés aux fins d'études de doctorat, selon la province ou le pays de l'établissement d'enseignement fréquenté et le domaine d'études, pour l'année se terminant le 31 juillet 1983 |
| 2E | Répartition des certificats utilisés aux fins d'études à tous les niveaux, selon la province ou le pays de l'établissement d'enseignement fréquenté et le domaine d'études, pour l'année se terminant le 31 juillet 1983 |
| 3 | Répartition des certificats selon la province émettrice, le lieu d'établissement de la maison d'enseignement fréquentée et le niveau d'études, pour l'année se terminant le 31 juillet 1983 |
| 4 | Répartition des certificats selon l'âge, le niveau d'études, le sexe et la situation de famille, pour l'année se terminant le 31 juillet 1983 |

Liste des tableaux

- A Quote-part versée aux provinces, sommes supplémentaires, certificats d'admissibilité délivrés, nombre d'étudiants bénéficiaires et nombre de certificats utilisés dans chacune des provinces participantes pour l'année se terminant le 31 juillet 1983
- B Valeur des prêts à recouvrer par les établissements prêteurs au 31 juillet 1983
- C Répartition des prêts par établissement prêteur et par année, de 1964-1965 à 1982-1983
- D Rapport d'activités par année, de 1964-1965 à 1982-1983

Renseignements statistiques

Les tableaux A et B résument les activités pour l'année écoulée, alors que les tableaux C et D présentent un compte rendu des activités pour chaque année depuis le début du Programme; les tableaux 1 à 4 donnent des renseignements sur les établissements d'enseignement fréquentés par les étudiants emprunteurs au cours de l'année de prêt, sur les diplômes qu'ils souhaitent obtenir ainsi que sur leur âge, leur sexe et leur état matrimonial.

Au cours de l'année dernière, 60 p. 100 des certificats d'admission négociés ont été délivrés à des étudiants fréquentant des universités canadiennes et 1,2 p. 100 à des étudiants poursuivant leurs études à l'étranger, principalement aux États-Unis; 26,1 p. 100 des certificats ont été délivrés à des étudiants inscrits dans des établissements de formation professionnelle et technique, et 12,7 p. 100 à des étudiants inscrits dans d'autres établissements d'enseignement postsecondaire (établissements universitaires du 1^{er} cycle, écoles privées, écoles de soins infirmiers, etc.).

Environ 57 p. 100 des étudiants emprunteurs étaient inscrits à un programme d'études du 1^{er} cycle, ou l'équivalent; 40 p. 100 étudiaient en vue de l'obtention d'un diplôme ou certificat de formation dans un établissement professionnel ou technique ou un collège communautaire, ou encore suivaient des cours ne menant pas à un grade universitaire; les autres, soit 3 p. 100, poursuivaient des études, de 2^e ou 3^e cycle. Environ 90,8 p. 100 des étudiants du 1^{er} cycle, ou l'équivalent, fréquentaient des établissements situés dans la province où ils avaient obtenu leur certificat d'admission. Parmi ceux qui étudiaient en vue de l'obtention d'un diplôme au niveau de la maîtrise, 69,7 p. 100 fréquentaient une université de leur province. De même, 50,2 p. 100 de ceux qui voulaient obtenir un doctorat étudiaient dans leur province.

Avantages dont bénéficient les étudiants

Pendant toute la durée de ses études et pour la période de six mois suivant la fin de celles-ci, l'étudiant bénéficie d'une bonification d'intérêt de la part du gouvernement canadien qui paie les intérêts courus sur son prêt. Le taux d'intérêt payé par le gouvernement canadien est fondé sur le rendement moyen, calculé sur une période de six mois, des obligations d'entre 12 mois et 5 ans, émises par le gouvernement canadien, plus 1 p. 100 (16,375 p. 100 pour les prêts consentis pendant l'année 1982-1983). En 1982-1983, le gouvernement canadien a versé 71,8 millions de dollars en intérêts aux prêteurs (voir le tableau D). Le taux d'intérêt imposé à l'étudiant à la fin de la période d'exemption d'intérêts est calculé en fonction du rendement moyen, sur une période de six mois, des obligations d'entre 5 et 10 ans, émises par le gouvernement canadien, plus 1 p. 100 (15,875 p. 100 pour les prêts devenus exigibles en 1982-1983).

Rapport d'activité pour l'année de prêt allant du 1^{er} août 1982 au 31 juillet 1983

Au cours de l'année de prêt 1982-1983, les provinces participantes ont délivré 220 280 certificats d'admissibilité à 184 469 étudiants. Ces certificats autorisaient des prêts d'une valeur totale de 308 millions de dollars. 172 506 étudiants se sont prévalus de leur certificat pour une valeur totale d'environ 280 millions de dollars pendant l'année de prêt. Comme par le passé, un petit nombre d'entre eux ne se sont pas servis de leurs certificats ou ont emprunté moins que la somme autorisée. Les provinces, dans certains cas, ont délivré plus d'un certificat pour répondre aux besoins d'un même étudiant pendant l'année visée.

Entre la création du Programme, en 1964, et le 31 juillet 1983, les prêteurs ont négocié 2 283 122 certificats d'admissibilité d'une valeur totale de 2 333,8 millions de dollars. Au 31 juillet 1983, le solde impayé de l'ensemble des prêts atteignait 930 millions de dollars. Les prêts accordés à des étudiants toujours aux études, et qui n'étaient donc pas tenus de commencer à rembourser leur dette, s'élevaient à 535,1 millions de dollars et les prêts en voie de remboursement représentaient 394,9 millions de dollars.

Entre la date de création du Programme et le 31 juillet 1983, environ 1,1 million de prêts sont venus à échéance et 125 597 ont été remboursés en application des dispositions de la Loi. Au cours de l'année, 11,5 p. 100 des emprunts venus à échéance n'ont pas été remboursés. Néanmoins, après le recouvrement d'une somme de 118,8 millions de dollars sur un total de 261,7 millions, le solde net à recouvrer a été réduit à 142,9 millions, soit 9,06 p. 100 des prêts consentis, qui s'élevaient à 2 020 millions. Puisque, dans la plupart des cas, les étudiants remboursent leur dette à la Couronne en versant des mensualités à une agence de recouvrement, on prévoit, en se fondant sur l'expérience acquise, que pratiquement toutes les sommes dues à la Couronne seront remboursées en temps voulu et que seule une infime proportion des prêts consentis demeureront impayés en raison du décès ou d'une incapacité permanente du débiteur, ou parce que les agences de recouvrement ou le ministère de la Justice, ou les deux, se seront efforcés en vain de retrouver sa trace avant que sa dette ne soit éteinte par la prescription.

Le rôle des prêteurs

Les banques à charte et autres prêteurs désignés aux fins du Programme continuent à collaborer, en tant que prêteurs, avec les responsables du Programme canadien de prêts aux étudiants. Pendant l'année de prêt 1982-1983, ils ont effectué 172 506 prêts évalués d'une valeur totale d'environ 280 millions de dollars. Les succursales des banques et les caisses de crédit ont aussi participé au Programme. Le tableau B dresse un bilan de la situation en ce qui concerne les prêts non encore remboursés à la fin de l'année de prêt 1982-1983. Le tableau C indique la répartition des prêts entre les établissements prêteurs.

Obligations du gouvernement canadien

La *Loi canadienne sur les prêts aux étudiants* stipule que le gouvernement du Canada doit effectuer les paiements suivants au titre du Programme:

- le versement des intérêts aux prêteurs au taux prescrit par le Règlement (16,375 p. 100 par an pour les prêts accordés au cours de l'année 1982-1983) tant que l'emprunteur bénéficie de l'exemption des intérêts et de l'intérêt à taux pondéré pour les prêts accordés au cours des années précédentes;
- le remboursement du principal et des intérêts que le prêteur ne peut recouvrer;
- le remboursement du principal impayé ainsi que le paiement des intérêts dus au prêteur en cas de décès de l'emprunteur;
- le paiement des frais de recouvrement à un organisme ayant recouvert pour le compte du gouvernement un prêt non remboursé;
- le versement d'un paiement de remplacement à toute province dont le gouvernement informe le ministre qu'elle mettra en oeuvre son propre programme d'aide et ne consentira pas de prêts dans le cadre du Programme canadien de prêts aux étudiants. Le montant du paiement de remplacement est calculé en fonction des dépenses engagées par le gouvernement du Canada au titre du Programme au cours de l'année de prêt et du rapport entre la population âgée de 18 à 24 ans de la province en cause et celle des provinces participantes. Le Québec a opté pour un paiement de remplacement chaque année depuis la création du Programme en 1964. Les montants de ces paiements de remplacement, payables au cours de l'exercice financier suivant, figurent au tableau D.

études. Le taux annuel maximum pour les consolidations était de 15,875 p. 100 pour l'année de prêt 1982-1983. Les emprunteurs ne sont pas tenus de fournir des garanties afin d'obtenir un prêt.

Rôle des provinces

Une province participante peut, au cours d'une année de prêt, autoriser l'octroi de prêts dont le montant total ne dépasse pas les sommes allouées (tableau A) et établies selon la formule décrite dans la *Loi canadienne sur les prêts aux étudiants*. La répartition de base entre les provinces est calculée en fonction de la proportion du nombre des personnes âgées de 18 à 24 ans de chaque province par rapport à l'ensemble du Canada. Pour l'année de prêt 1982-1983, la somme des allocations aux provinces s'est élevée à 285 730 890 \$ et les provinces qui ont choisi de délivrer des certificats d'admissibilité ont reçu globalement la somme de 209 711 095 \$. La Loi prévoit également une allocation supplémentaire égale à 30 p. 100 du montant de base, qui n'est pas fonction des données démographiques des provinces et peut être affectée à la discrétion du ministre, à la demande d'une province qui aurait besoin de fonds additionnels. L'octroi d'une somme supplémentaire est prévu dans la Loi en raison du fait qu'en pratique, il existe, d'une province à l'autre, des différences dans les montants relatifs des prêts demandés, lesquelles sont attribuables aux variations dans la composition des revenus, le nombre d'étudiants et le taux de participation. Le tableau A montre les sommes versées aux provinces participantes ainsi que des statistiques concernant les certificats délivrés par celles-ci pour l'année 1982-1983. La Province de Québec a choisi de ne pas émettre de prêts en vertu du Programme canadien de prêts aux étudiants, mais de se prévaloir des paiements de remplacement. Elle doit, cependant, mettre en oeuvre un programme qui soit compatible avec le programme canadien pour recevoir les paiements.

Etablissement des critères administratifs

Le Programme canadien de prêts aux étudiants a grande-ment bénéficié de la collaboration apportée par les gouvernements des provinces participantes. Les provinces assument une bonne part des tâches administratives importantes, y compris la détermination de l'admissibilité des étudiants, de leurs besoins financiers et de leur statut de résidents de la province, ainsi que la désignation des établissements d'enseignement. Durant la première année du programme, les fonctionnaires fédéraux et provinciaux chargés de l'administration du Programme ont établi des mécanismes de consultation en vue de l'élaboration d'un ensemble de critères administratifs communs destinés à rendre raisonnablement uniformes les pratiques administratives des provinces participantes. Ces critères constituent les normes de référence utilisées par les provinces participantes et sont révisés chaque année en fonction de l'expérience acquise.

Le Québec met en oeuvre son propre programme d'aide aux étudiants et ne délivre pas de certificats d'admissibilité dans le cadre du Programme canadien de prêts aux étudiants. Cependant, des représentants du Québec ont pris part aux consultations mentionnées précédemment, permettant ainsi, dans une certaine mesure, de coordonner l'élaboration et l'application des modalités d'emprunt partout au pays.

Dix-neuvième rapport annuel pour l'exercice allant du 1^{er} août 1982 au 31 juillet 1983

La *Loi canadienne sur les prêts aux étudiants* est entrée en vigueur le 28 juillet 1964. Elle a pour objet de mettre à la disposition des étudiants qui en ont besoin une aide financière leur permettant de poursuivre des études postsecondaires à temps plein. Aux termes de la loi C55, qui a reçu la sanction royale le 18 mars 1981, le début de l'année de prêt est passé du 1^{er} juillet au 1^{er} août. En conséquence, le présent rapport a trait à la dix-neuvième année d'activité (du 1^{er} août 1982 au 31 juillet 1983).

Dans le cadre du Programme canadien de prêts aux étudiants, le gouvernement canadien garantit les prêts consentis par les banques à charte et les autres prêteurs désignés, aux étudiants qui possèdent un certificat d'admissibilité (document autorisant un prêt) délivré par l'une des provinces participantes. Les intérêts sur ces prêts sont payés par le gouvernement canadien tant que l'étudiant poursuit ses études à temps plein et pendant les six mois suivant la fin de ses études. Une province qui choisit de mettre en oeuvre son propre programme d'aide aux étudiants, comme dans le cas du Québec, a le droit de recevoir des paiements de remplacement pour couvrir le coût de son régime de prêts aux étudiants (intérêts et pertes).

Admissibilité des étudiants

Les étudiants peuvent bénéficier d'une aide financière:

- s'ils sont citoyens canadiens ou s'ils sont résidents permanents au sens de la *Loi de 1976 sur l'immigration*;
- s'ils s'établissent dans une province qui délivre des certificats d'admissibilité;
- s'ils sont admissibles à l'inscription ou sont inscrits dans un établissement d'enseignement désigné, à titre d'étudiants à plein temps, pour une période d'au moins 12 semaines consécutives, dans le cadre d'un programme d'études de niveau postsecondaire;
- s'ils ont établi, à la satisfaction des autorités provinciales concernées, qu'ils ont besoin d'un prêt afin de pouvoir poursuivre leurs études.

Il n'y a pas de limite d'âge pour contracter un emprunt dans le cadre du Programme.

Modalités du prêt

Le montant maximum des prêts qui pouvaient être consentis par une province à un étudiant en 1982-1983 était de 1 800 \$ pour une période d'études de 26 à 32 semaines, de 900 \$ pour une période d'études de 13 à 16 semaines faisant partie d'un programme plus long, ou de 56,25 \$ par semaine pour quelque autre période d'études. Le montant maximum de prêts qui peut être accordé pour le nombre total des années passées aux études est de 9 800 \$. Les prêts sont exempts d'intérêts tant que l'emprunteur est étudiant à plein temps, et pendant les six mois suivant la fin de ses études, et aucun remboursement de principal n'est réclamé au cours de cette période. À l'expiration de ce délai, les prêts sont remboursables par l'emprunteur, y compris les intérêts courus à un taux ne devant pas dépasser le taux maximum calculé conformément au Règlement canadien sur les prêts aux étudiants. Le remboursement peut s'échelonner sur une période maximum de dix ans suivant la fin des

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